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TWENTY-EIGHTH ANNUAL

INSURANCE REPORT

OF THE

INSURANCE SUPERINTENDENT

OF THE

STATE OF ILLINOIS.

Dept. of Trade & Commerce. Division of Insurance

PART I.—Fire and Fire Marine Insurance.

1896.

SPRINGFIELD, ILL.
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1896.

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REPORT

OF THE

INSURANCE DEPARTMENT

OF THE

STATE OF ILLINOIS.

PART I.

FIRE, MARINE AND INLAND INSURANCE.

OFFICE OF THE INSURANCE SUPERINTENDENT,
SPRINGFIELD, ILL., March 10, 1896.

To His Excellency, JOHN P. ALTGELD,
Governor of the State of Illinois:

SIR:—Herewith I have the honor of respectfully submitting Part I of the twenty-eighth annual report of the Insurance Department of this State, it being the third annual report of the Insurance Department as now organized.

It contains a report of the fire, marine and inland navigation insurance companies that have complied with the laws of this State, and that are transacting a general business; also, a report of district, county and township mutual fire insurance companies, and of district mutual wind, cyclone or tornado and county mutual windstorm insurance companies, doing a local business in this State, together with such tabulated and comparative statements as may be of interest both to the insured and the insurers.

The number of companies as referred to above, transacting business in this State, on the 31st day of December, 1895, is classified as follows, viz.:

Illinois joint stock fire and marine companies	9
Illinois mutual fire companies	11
Joint stock fire and marine insurance companies of other states	105
Mutual fire insurance companies of other states	16
Foreign fire and marine insurance companies	37
Total	178

Illinois district mutual fire insurance companies	12
Illinois county mutual fire insurance companies	41
Illinois township mutual fire insurance companies	144
Illinois district mutual wind, cyclone or tornado insurance companies	2
Illinois county mutual windstorm insurance companies	4
Total	203

Since the date of the last report, charters have been granted and license issued to the following fire insurance companies, organized and incorporated under the laws of this State, viz.:

Name of Company.	Location.	Capital.	Date of Charter.
Insurance Company of the State of Illinois	Rockford	$100,000 00	April 1, 1895
Citizens' Mutual Fire Insurance Co	Chicago	Mutual	May 9, 1895
Mill Owners' Mutual Fire Insurance Co	"	"	Sept. 5, 1895

The Western Insurance Company, of Aurora, having a special charter granted by the General Assembly, April 5, 1869, permitting it to do a fire and plate glass insurance business, was reorganized, and upon examination, January 29, 1896, was found to have fully complied with the terms of its charter. and was licensed February 24, 1896.

The charters of the following named fire insurance companies have been approved by the Attorney General, but organization has not yet been completed, viz.:

Name of Company.	Location.	Proposed Capital.	Date of Approval.
Ætna Mutual Fire Insurance Co	Chicago	Mutual	May 21, 1895
Lincoln Fire Insurance Co	Springfield	$200,000 00	July 27, 1895
United States Central Fire and Marine Ins. Co.	Chicago	200,000 00	Oct. 14, 1895

This department has received notice of intention to organize fire insurance companies to be named as follows, viz.:

Armour Fire Insurance Company	Chicago
Guarantee Mutual Fire Insurance Company	"

The following named fire insurance companies, organized under the laws of this State, have ceased doing business since the date of the last report by this department, viz.:

Name of Company.	Location.	Capital.
Chicago Mutual Fire	Chicago	Mutual
Citizens' Mutual Fire	"	"
Illinois Mutual Fire	"	"
Western Manufacturers' Mutual	"	"

An examination, made by this department, of the Chicago Mutual Fire Insurance Company, on the 19th day of December, 1895, gave the following results:

Assets.		
Cash in office	$6 25	
Cash in bank	761 52	
Oakland Wh. Co., suit	150 00	
Deposit with John W. Jones securing appeal bond with Bigelow & Co., suit	6,000 00	
Due from agents and brokers, gross	1,595 06	
Individual premiums unpaid	317 30	
		$8,880 13
Liabilities.		
Unpaid losses, proof received	$15,385 69	
Unpaid losses reported	375 00	
Reserve on insurance in force	2,970 57	
Agents, credits	46 19	
Commissions on outstanding premiums	363 14	
		19,140 59
Net deficiency		$10,310 46

On the 13th day of November, 1895, the board of directors of said company authorized an assessment to be made upon the policy-holders, which would amount, if paid, to $20,392.94; there had been collected on same, up to the date of this examination, $719.15.

January 3, 1896, decree of dissolution entered by the court before which suit was brought by the Attorney General, and Edward B. McKey was appointed receiver, January 13, 1896.

The Illinois Mutual Fire Insurance Company was examined by this Department July 27, 1895, with the following results, viz.:

Assets.		
Cash in office	$259 55	
Cash in bank	9,483 90	
Agents, ledger balances not over three months due	1,486 19	
		$11,229 64
Liabilities.		
Losses due and unpaid,	$3,720 91	
Losses resisted	18,000 00	
Losses reported	20,677 89	
Reserve on insurance in force	14,425 22	
Salvage	689 11	
		57,513 13
Net deficiency		$46,283 49

On July 17, 1895, the board of directors of said company authorized an assessment to be made upon the policy holders for the full amount of contingent liability. This was restricted by them, and petition for injunction and appointment of receiver filed. The court appointed Edward B. McKey receiver, December 10, 1895.

Western Manufacturers' Mutual Fire Insurance Company of Chicago.—This company was originally the Northwestern German Mutual Fire Insurance Company, incorporated under special act of the General Assembly, March 30, 1869. The name was changed October 11, 1880, to Western Manufacturers' Mutual Fire Insurance Company, and it complied with the law by filing annual statement in January, 1881, but discontinued business in 1882. As its charter was pronounced valid by the Attorney General, it resumed business early in 1895, its statement having been published on pages 334 and 335, of Part I, of the report for that year.

On December 27, 1895, an examination of said company was made by this department, showing its condition at that time to be as follows:

Assets.		
Real estate equity	*$34,690 00	
Note R. D. Lumber Co., carried as cash	105 00	
Uncollected premiums	804 94	
		$35,599 94
Liabilities.		
Losses allowed, but unpaid	$14,789 21	
Losses in suit and resisted, $10,168.79 (say 75 per cent)	7,626 60	
Reserve on insurance in force	8,636 16	
Salaries of officers	1,512 70	
Credits of individuals and other companies	796 23	
Unearned premiums due assured	990 09	
Borrowed money, judgment note	2,500 00	
Attorneys' fees, judgment note	2,250 00	
Interest, ground rent and tax redemption	2,702 88	
Office rent and unpaid bills	348 21	
		$42,161 03
Net deficit		$6,561 79

* The real estate above mentioned has been placed in the hands of a receiver, and the company owns the equity, there being a first mortgage thereon for $15,000 00, and a second mortgage for $11,000.00, of which $2,500.00 has been paid, and according to the company's books the further sum of $8,190.00. The equity of the company in said real estate is shown by the books of the company to be $44,690.00, reduced by this department to $34,690.00. The second mortgage is now in process of foreclosure and the first mortgage will mature in the near future. The value of the equity of the company is an unknown quantity, as it has no funds with which to clear off incumbrances.

On December 31, 1895, Charles F. Ross was appointed receiver of the company.

The Citizens' Mutual Fire was granted a charter May 9, 1895, but owing to the unsatisfactory promise for business, all risks were cancelled and the company ceased issuing policies.

During the past year, and up to the date of this report, fire insurance companies from other states and from foreign governments have been admitted to do business in this State as follows, viz.:

Name of Company.	Location.	Capital.	Date of Compliance.
Atlas Mutual Fire	Boston, Mass	Mutual	April 9, 1895
Assurance Lloyds of America	New York, N. Y	$310,000 00	" 18, 1895
Atlantic Mutual Fire	Providence, R. I	Mutual	" 22, 1895
American Fire	New York, N. Y	392,150 00	August 9, 1895
Commercial Union Fire	New York, N. Y	200,000 00	July 27, 1895
Commercial Mutual Fire	Providence, R. I	Mutual	November 15, 1895
Farmers' and Merchants' Fire	Lincoln, Neb	100,000 00	February 15, 1896
Germania Mutual Fire	Philadelphia, Pa	Mutual	July 19, 1895
Home Fire	Baltimore, Md	100,000 00	" 8, 1895
Home Mutual Fire	San Francisco, Cal	300,000 00	September 26, 1895
Howard Fire	Baltimore, Md	185,000 00	March 3, 1896
Indiana Millers' Mutual Fire	Indianapolis, Ind	Mutual	May 9, 1895
Manton Mutual Fire	Philadelphia, Pa	Mutual	April 18, 1895
Norwood Fire	New York, N. Y	200,000 00	October 21, 1895
Norwalk Fire	Norwalk, Conn	200,000 00	December 16, 1895
National Standard Fire	New York, N. Y	200,000 00	March 2, 1896
Royal Exchange Assurance	London, Eng	*200,000 00	January 10, 1896
Schuylkill Fire	Philadelphia, Pa	200,000 00	February 21, 1896
Svea Fire and Life	Gothenburg, Sweden	*200,000 00	March 2, 1896
Tremont Mutual Fire	Boston, Mass	Mutual	April 4, 1895

* Deposit capital in the United States.

The following named fire insurance companies from other states have ceased doing business in this State since the date of the last report by this department, viz.:

Name of Company.	Location.	Capital.
American Fire	New York City	$400,000 00
American Mutual Fire	Providence, R. I	Mutual
Colonial Mutual Fire	Boston, Mass	Mutual
Dayton	Dayton, O	100,000 00
Enterprise Mutual Fire	Providence, R. I	Mutual
First National Fire	Worcester, Mass	200,000 00
Franklin Fire	Louisville, Ky	200,000 00
Germania Mutual Fire	Philadelphia, Pa	Mutual
German National	Louisville, Ky	200,000 00
Minnesota Fire	Minneapolis, Minn	200,000 00
North American Fire	Boston, Mass	200,000 00
Ohio Fire	Dayton, O	150,000 00
Sprinkler Mutual Fire	Philadelphia, Pa	Mutual
Teutonia Fire	Philadelphia, Pa	200,000 00
Tremont Mutual Fire	Boston, Mass	Mutual

The license of the American Fire, of New York, was revoked July 18, 1895, on account of irregularities in the annual statement of the company, that were developed through an examination by the New York Insurance Department; afterwards the company was reorganized and readmitted to do business in this State, August 9, 1895.

The American Mutual Fire ceased doing business in this State early in 1895.

The Colonial Mutual Fire, of Boston, was declared insolvent, and W. Orison Underwood appointed receiver, December 23, 1895.

The Dayton Insurance Company reinsured its risks in the Home, of New York, in February, 1896.

The Enterprise Mutual Fire ceased doing business in this State early in 1895.

The First National Fire reinsured its risks in the National Fire, of Hartford, Conn., April 16, 1895.

The Franklin Fire, of Louisville, Ky., reinsured its risks in the National Fire, of Hartford, Conn., May 11, 1895.

The Germania Mutual Fire failed to comply for the current year.

The German National, of Louisville, Ky., reinsured its risks in the Orient, of Hartford, Conn., in February, 1896.

The Minnesota Fire reinsured its risks in the Springfield Fire and Marine Insurance Co., of Springfield, Mass, December 31, 1895

The North American Fire, of Boston, Mass., ceased doing business in this State early this year.

The Ohio Insurance Co., of Dayton, Ohio, reinsured its risks in the North British and Mercantile, of London, Eng., December 17, 1895.

The Sprinkler Mutual Fire failed to comply for the current year.

The Teutonia Fire, of Philadelphia, Pa., reinsured its risks in the Manchester Fire, of Manchester, Eng., September 6, 1895.

The license of the Tremont Mutual Fire, of Boston, Mass., was not renewed for the year 1896, the company having reinsured all of its risks, as per statement filed with this department.

During 1895, the Mechanics' and Traders,' of New Orleans, reduced its capital from $375,000.00 to $350,000.00.

The Lion Fire, of London, Eng., increased its deposit capital $10,000.00, a net decrease of $15,000.00.

The Insurance Company of the State of Illinois, was organized in 1895 with a capital of $100,000.00.

The Western Insurance Company, of Aurora, resumed business January 29, 1896, with a paid up capital of $25,450.00.

Seven mutual and thirteen joint stock companies from other states and foreign governments, were licensed last year and up to the date of this report, the joint stock and foreign companies representing a capital of $2,787,150.00.

Six mutual and nine joint stock companies from other states ceased doing business in this State during the same time, the joint stock companies representing a capital of $1,850,000.00.

Companies organized and resumed business in this State with a capital of	$125,450 00	
Increased deposit of Lion Fire	10,000 00	
Companies licensed as above, representing capital of	2,787,150 00	
		$2,922,600 00
Companies ceased doing business, capital of	$1,850,000 00	
Decrease of capital of Mechanics' and Traders'	25,000 00	
		1,875,000 00
Net increase		$1,047,600 00

The number of companies that have complied with the law for the ensuing year, the statements of which are shown herein, is 178. This number is nine more than shown by the report for the previous year.

The net reported surplus of all stock and foreign companies doing business in this State, as shown by this report, is $61.250,993.49, showing an increase over the previous year of $8,829,073.76.

The net impairment of capital of stock and foreign companies last year, as shown by this report, is $19,994.45. The previous year it was $27,203.65.

The amount of fire and marine losses incurred in this State, as reported for the year 1895, was $7,608,628.48. The amount for 1894 was $7,543,306.96, showing an increase of $65,321.52

The decrease in premium receipts in this State reported for the year 1895, as compared with 1894, is $87,972.27.

The decrease in risks written in this State reported for the year 1895, as compared with 1894, is $1,174,395.42.

The net cash surplus over impairment of all mutual fire insurance companies doing business in this State, as shown by this report, is $1,537,988.44. For the previous year it was $1,401,279.26, showing an increase of $136,709.18.

The following table shows the results of business in this State for the year 1895, as compared with the year previous.

	1894.		1895.	
Fire risks written		$975,990,869 13		$996,599,526 11
Marine and inland risks written		135,820,506 25		114,037,453 85
Total		$1,111,811,375 38		$1,110,636,979 96
Premiums received on fire risks written		$12,350,762 50		$12,437,976 68
Premiums received on marine risks written		718,062 69		542,876 24
Total premiums		$13,068,825 19		$12,980,852 92
Fire, marine and inland losses incurred	$7,543,306 96		$7,608,677 48	
Expenses estimated at 33 per cent	4,312,712 30		4,283,681 50	
		11,856,019 26		11,892,358 98
Leaving an apparent profit of		$1,212,805 93		$1,088,493 94
Average premium rate on each $100 insured		$1 18		$1 17
Amount of losses incurred on each $100 insured		.68		.68 5/10
Amount of losses incurred on each $1 of premiums received		.58		.58 6/10

Average premium rate on each $100 insured in 1895: Stock fire, $1.24; mutual fire, $1.60; marine, $0.48.

In 1894 the respective figures were: Stock, $1 26; mutual, $1.58; marine, $0.53.

Amount of losses incurred on each $100 insured in 1895: Stock fire, $0.74; mutual fire, $1.59; marine, $0.44.

In 1894 the respective figures were: Stock, $0.72; mutual, $1.37; marine, $0.25.

Amount of losses incurred on each $1 of premiums received in 1895: Stock fire, $0.58; mutual fire, $0.91; marine, $0.92.

In 1894 the respective figures were: Stock, $0.58; mutual fire, $0.87; marine, $0.47.

Statement showing the amount and kind of securities deposited with the Insurance Superintendent of this State, for the benefit and security of all policy-holders in the United States:

Name of Company.	Location.	Kind of Securities Deposited.	Value.
North German Fire	Hamburg, Germany...	United States 4% bonds.....	$200,000 00

Statement showing the amount and kind of securities deposited with the Insurance Superintendent of this State, for the benefit and security of the policy-holders of the company making the deposit, under the provisions of the reciprocal section of the insurance law—Section 29, Act of March 11, 1869:

Name of Company.	Location.	Kind of Securities Deposited.	Value.
Atlanta Home.....	Atlanta, Ga.....	Ga. State 3½% coupon bonds ...	$25,000 00
Virginia Fire and Marine.....	Richmond, Va.....	United States 4% bonds	10,000 00

Table No. 1 shows the amount and nature of the assets of the fire and fire and marine insurance companies doing business in this State, as of December 31, 1895, compared with 1894, and classified as follows:

	No.	1894.	No.	1895.
Joint stock companies of this State	7	$6,979,462 56	9	$7,395,629 95
Joint stock companies of other states	108	169,348,278 51	105	178,414,613 26
Mutual companies of this State	9	918,838 04	11	962,645 07
Mutual companies of other states	15	3,089,127 88	16	2,996,690 21
Foreign companies	35	59,617,581 65	37	62,997,185 12
Total	169	$239,948,288 58	178	$252,766,763 61

Table No. 2 gives the amount of liabilities of the same companies, excluding capital stock, as compared with 1894:

	No.	1894.	No.	1895.
Joint stock companies of this State	7	$3,752,338 08	9	$3,900,405 31
Joint stock companies of other states	103	82,257,022 84	105	84,034,818 98
Mutual companies of this State	9	424,254 26	11	483,810 59
Mutual companies of other states	15	1,955,705 89	16	1,714,536 25
Foreign companies	35	37,821,943 58	37	38,878,444 85
Total	169	$126,211,264 15	178	$129,012,015 98

The total amount of capital of stock and foreign companies is $60,762,760.15, an increase over the year previous of $1,047,600.00.

Table No. 3 presents a detailed statement of the cash in come of these companies, as compared with 1894:

	No.	1894.	No.	1895.
Joint stock companies of this State	7	$3,305,255 35	9	$3,321,528 53
Joint stock companies of other states	103	89,972,403 10	105	91,195,335 44
Mutual companies of this State	9	640,581 89	11	686,978 17
Mutual companies of other states	15	3,205,657 18	16	2,824,421 20
Foreign companies	35	47,783,239 56	37	48,693,739 37
Total	169	$144,907,187 58	178	$146,721,997 76

Table No. 4 presents a detailed statement of the disbursements of these companies, as compared with 1894:

	No.	1894.	No.	1895.
Joint stock companies of this State	7	$3,210,074 72	9	$3,032,009 70
Joint stock companies of other states	103	84,551,157 80	105	83,062,342 53
Mutual companies of this State	9	555,507 10	11	627,021 18
Mutual companies of other states	15	3,030,250 16	16	2,565,085 43
Foreign companies	35	42,141,450 13	37	41,983,752 20
Total	169	$133,488,439 91	178	$131,270,211 04

The net excess of receipts over disbursements for 1895 was $15,451,786.72. One hundred and fifty-six companies received $16,693,496.53 more than they disbursed, and twenty-two companies disbursed $1,241,709.81 more than they received. These figures include fire and marine business.

Table No. 5 shows paid up capital, admitted assets, total liabilities and surplus or impairment and per cent. of surplus or impairment of capital, income, expenditures and per cent. of expenditures to income, risks in force, net assets and the per cent. of net assets to risks in force of such companies.

The surplus of companies doing business in this State, as compared with 1894, is as follows, viz.:

	No.	1894.	No.	1895.
Joint stock companies of this State	7	$1,677,124 47	8	$1,825,887 14
Joint stock companies of other states	100	37,134,949 14	104	43,917,589 98
Mutual companies of this State	6	506,788 48	8	481,805 20
Mutual companies of other states	14	907,050 26	16	1,059,153 96
Foreign companies	32	13,608,945 62	35	15,507,616 47
Total	159	$53,831,845 92	171	$62,791,452 65

The impairment of companies doing business in this State, as compared with 1894, is as follows, viz.:

	No.	1894.	No	1895.
Joint stock companies of this State	...	.....	1	$6,052 50
Joint stock companies of other states	8	$4,560 95	1	5,770 60
Mutual companies of this State	8	9,199 65	8	2,470 72
Mutual companies of other states	1	354 78	....	.....
Foreign companies	8	27,206 65	2	8,161 35
Total	10	$41,319 08	7	$22,465 17

The per cent. of losses resisted to losses paid as compared with 1894 is as follows, viz.:

	1894.	1895.
Joint stock companies of this State	.061	.066
Joint stock companies of other states	.029	.027
Mutual companies of this State	.035	.009
Mutual companies of other states	.012	.008
Foreign companies	.06	.03
Average	.025	.028

Risks in force at the close of the year, as compared with the close of 1894, show as follows, viz.:

	No.	1894.	No.	1895.
Joint stock companies of this State	7	$396,645,885 00	9	$419,662,284 00
Joint stock companies of other states	108	11,557,357,377 40	105	12,089,637,783 18
Mutual companies of this State	9	35,502,154 39	11	38,171,867 18
Mutual companies of other states	15	292,607,256 23	16	249,206,046 83
Foreign companies	35	5,708,184,238 42	37	5,958,272,246 33
Grand aggregate	169	$17,990,296,861 44	178	$18,754,960,227 52

An increase for 1895 of $764,653,366.08.

Amount of net cash assets possessed for every $100 insured, as compared with the close of 1894:

	1894.	1895.
Joint stock companies of this State	$1.66	$1.67
Joint stock companies of other states	1.30	1.31
Mutual companies of this State	2.16	2.52
Mutual companies of other states	.94	1.20
Foreign companies	.91	.91
Average	$1.39	$1.52

Table No. 6 shows the companies which have special deposits in other states for the exclusive protection of policyholders therein, the amounts of such deposits, and the liabilities secured thereby, not included in the foregoing tables.

Special deposits of the several companies should be added to the last column in table No. 1, in order to show the gross assets of said companies.

Liabilities secured by such special deposits should be added to the sixth column of table No. 2, in order to show the gross liabilities of the several companies.

Table No. 7 shows the amount of fire business done in Illinois during the year 1895, also the amount of marine business separately, as compared with 1894, classified as follows:

FIRE RISKS WRITTEN.

	No.	1894.	No.	1895.
Joint stock companies of this State	6	$79,803,121 00	8	$84,725,541 00
Joint stock companies of other states	103	627,780,382 98	105	629,788,072 51
Mutual companies of this State	9	8,335,497 41	11	8,286,497 70
Mutual companies of other states	15	14,385,894 40	16	14,767,417 88
Foreign companies	25	245,736,023 39	27	259,081,997 02
Total	158	$975,990,869 18	167	$996,599,526 11

FIRE PREMIUMS RECEIVED.

	No.	1894.	No.	1895.
Joint stock companies of this State	7	$1,157,096 08	9	$1,248,304 39
Joint stock companies of other states	103	7,552,977 46	105	7,504,038 59
Mutual companies of this State	9	169,660 21	11	171,690 34
Mutual companies of other states	15	188,349 08	16	198,054 42
Foreign companies	35	3,282,679 77	37	3,315,888 94
Total	169	$12,350,762 50	178	$12,437,976 68

FIRE LOSSES PAID.

	No.	1894.	No.	1895.
Joint stock companies of this State	7	$579,721 72	9	$511,556 18
Joint stock companies of other states	108	4,500,168 15	105	3,881,895 81
Mutual companies of this State	9	114,062 88	11	159,001 68
Mutual companies of other states	15	189,795 41	16	136,788 77
Foreign companies	35	1,977,098 21	37	1,646,355 29
Total	169	$7,360,840 82	178	$6,285,597 68

FIRE LOSSES INCURRED.

	No.	1894.	No.	1895.
Joint stock companies of this State	6	$561,677 46	8	$551,209 26
Joint stock companies of other states	108	4,358,330 49	105	4,206,595 55
Mutual companies of this State	9	127,225 39	11	199,026 73
Mutual companies of other states	15	184,816 63	16	166,924 45
Foreign companies	25	1,951,040 15	27	1,881,050 10
Total	158	$7,208,080 12	167	$7,104,816 09

AVERAGE PREMIUM RATE PER $100 INSURED.

	No	1894.	No	1895.
Joint stock companies of this State	6	$1.45	8	$1.47
Joint stock companies of other states	108	1.20	105	1.19
Mutual companies of this State	9	2.04	11	2.08
Mutual companies of other states	15	1.31	16	1.34
Foreign companies	25	1.34	27	1.28
Total	158	.....	167	.....
Average	....	$1.37	....	$1.25

MARINE RISKS WRITTEN.

	No.	1894.	No.	1895.
Joint stock companies of this State	1	$7,186,091 00	1	$6,820,429 00
Joint stock companies of other states	9	30,289,947 25	9	17,416,769 85
Foreign companies	14	98,344,468 00	14	89,800,255 00
Total	24	$135,820,506 25	24	$114,037,453 85

MARINE PREMIUMS RECEIVED.

	No.	1894.	No.	1895.
Joint stock companies of this State	1	$77,681 64	1	$37,486 22
Joint stock companies of other states	9	158,781 63	9	73,378 58
Foreign companies	14	481,649 42	14	432,061 44
Total	24	$718,062 69	24	$542,876 24

MARINE LOSSES PAID.

	No.	1894.	No	1895.
Joint stock companies of this State	1	$26,448 68	1	$31,708 23
Joint stock companies of other states	9	82,350 16	9	75,894 04
Foreign companies	14	253.645 97	14	302,999 89
Total	24	$362,444 76	24	$410,602 16

MARINE LOSSES INCURRED.

	No.	1894.	No.	1895.
Joint stock companies of this State	1	$37,010 05	1	$47,733 00
Joint stock companies of other states	9	80,280 81	9	80,276 11
Foreign companies	14	217,935 98	14	375,852 28
Total	24	$335,226 84	24	$503,861 39

Table No. 8 shows the profit and loss of fire, marine and inland navigation companies in Illinois, on business done during 1895, as compared with 1894.

The following companies show a profit, as follows:

	No.	1894.	No.	1895.
Joint stock companies of this State	7	$228,580 08	8	$285,154 68
Joint stock companies of other states	71	856,886 50	69	842,669 67
Mutual companies of this State	4	32,477 85	6	16,543 34
Mutual companies of other states	5	14,799 63	5	14,275 04
Foreign companies	28	444,429 08	26	426,712 85
Total	115	$1,577,173 09	114	$1,585,355 58

The following companies show a loss, as follows:

	No.	1894.	No.	1895.
Joint stock companies of this State	....	.....	1	$22,650 73
Joint stock companies of other states	32	$153,609 23	33	152,671 85
Mutual companies of this State	5	46,080 91	5	100,537 54
Mutual companies of other states	10	73,422 38	11	48,518 03
Foreign companies	7	91,304 64	9	172,488 49
Total	54	$364,367 16	59	$496,861 64

Table No. 9 gives a comparison of aggregate business done in Illinois covering the past twenty-seven years.

Table No. 10 shows the losses of insurance companies, by years, from the date of their admission to do business under the act of 1869; also, the per cent. of losses to risks written and to premiums received.

Table No. 11 shows the amount of losses paid during the year 1895, and the amount of losses resisted December 31st, 1895, by fire insurance companies licensed to do business in Illinois, and the percentage losses resisted are of losses paid.

Table No. 12 shows the assets of companies authorized to do business in this State, compared with the amount of risks in force, in what is known as the "congested district" of Chi-

cago, bounded on the south by Harrison street, on the east by the lake, and on the north and west by the Chicago river.

Table No. 13 shows the name of the company, address of secretary, names of officers, under what law organized, and date of commencing business. of the district, county and township mutual fire insurance companies of this State, authorized to transact business for the year 1896.

Table No. 14 shows the assets, liabilities, income, expenditures, risks in force December 31, 1894, risks written during the year 1895, risks terminated during the year and risks in force December 31, 1895, of the district. county and township mutual fire insurance companies of this State.

Table No. 15 gives a comparison of aggregate business done by such companies covering the past twenty-three years.

Table No. 16 shows the amount of risks written during the year, risks in force December 31, 1895, assessments collected during the year. assessment rate, losses paid during the year, per cent. of losses to risks in force, and per cent. of losses to assessments received on business done by such companies in 1895.

Table No. 17 gives names of officers, address of secretary, and date of commencing business, of county mutual windstorm insurance companies of Illinois.

Table No. 18 gives the income, expenditures, assets, liabilities, risks written, risks terminated and risks in force on December 31, 1895, of such companies.

Table No. 19 gives a comparative statement of the business done by such companies in Illinois, covering the past six years.

Table No. 20 gives the names of officers, address of secretary, and date of commencing business of the district mutual wind, cyclone or tornado insurance companies of Illinois.

Table No. 21 gives the income, expenditures, assets, liabilities, risks written, risks terminated and risks in force on December 31, 1895, of such companies.

Business of 1894 and 1895 Compared.

The following tables show comparisons of the business for the year 1895 with that of 1894:

JOINT STOCK COMPANIES OF THIS STATE.

	1894.	1895.
Number of companies	7	9
Assets	$6,979,462 55	$7,395,629 95
Liabilities, except capital	3,752,388 08	3,900,405 31
Capital	1,550,000 00	1,675,450 00
Surplus	1,677,124 47	1,819,774 64
Premiums received, fire	2,951,330 64	2,984,851 18
Premiums received, marine	34,743 30	22,162 58
Total receipts	3,305,355 85	3,321,528 58
Losses paid, fire	1,858,249 70	1,645,375 89
Losses paid, marine	20,801 25	28,607 80
Dividends paid	170,744 00	167,952 00
Total disbursements	3,210,074 72	3,082,009 70
Risks in force	395,645,835 00	419,662,284 00

JOINT STOCK COMPANIES OF OTHER STATES.

	1894.	1895.
Number of companies	103	105
Assets	$169,843,278 51	$178,414,613 26
Liabilities, except capital	82,257,022 32	84,034,818 98
Capital	49,956,875 00	50,468,025 00
Surplus	37,130,381 19	43,911,769 28
Premiums received, fire	78,951,856 42	80,818,190 95
Premiums received, marine	8,765,168 86	8,809,424 70
Total receipts	89,972,403 10	91,195,335 44
Losses paid, fire	47,384,822 89	48,940,520 98
Losses paid, marine	2,858,208 22	3,204,810 64
Dividends paid	5,205,944 55	5,674,742 93
Total disbursements	84,551,157 80	88,062,842 53
Risks in force	11,557,857,877 40	12,089,637,783 18

MUTUAL COMPANIES OF THIS STATE.

	1894.	1895.
Number of companies	9	11
Premium or deposit notes	$3,867,519 10	$3,550,297 19
Other assets	918,838 04	962,645 07
Total resources	4,286,357 14	4,512,942 26
Cash liabilities	424,254 26	483,810 59
Premiums received	600,891 44	642,152 72
Total receipts	640,531 89	686,973 17
Losses paid	386,289 62	428,564 92
Total disbursements	555,507 10	627,021 18
Risks in force	35,502,154 39	38,171,867 18

MUTUAL COMPANIES OF OTHER STATES.

	1894.	1895.
Number of companies	15	16
Premium or deposit notes	$10,902,301 98	$7,342,241 80
Other assets	3,089,127 83	2,998,690 21
Total resources	13,991,429 81	10,340,932 01
Cash liabilities	1,955,705 89	1,714,536 25
Premiums received	3,080,832 80	2,712,391 42
Total receipts	3,205,657 18	2,824,421 20
Losses paid	1,615,978 32	1,191,985 37
Total disbursements	3,030,250 16	2,565,085 43
Risks in force	292,607,256 28	249,206,046 83

FOREIGN COMPANIES.

	1894.	1895.
Number of companies	35	37
Assets	$59,617,581 65	$62,997,185 12
Liabilities, except deposit capital	37,821,948 58	38,878,444 85
Deposit capital	8,209,285 15	8,619,285 15
Surplus	13,586,302 92	15,499,455 12
Premiums received, fire	41,579,947 05	41,972,970 50
Premiums received, marine	4,176,600 86	4,602,144 18
Total receipts	47,788,289 56	48,698,789 37
Losses paid, fire	25,517,372 02	24,011,601 37
Losses paid, marine	2,151,819 82	2,914,788 69
Total disbursements	42,141,450 13	41,988,752 20
Risks in force	5,708,184,238 42	5,958,272,246 33

Of the foreign companies, ten do a marine business exclusively, and four do a fire and marine business.

The situation during the past year seems to have been somewhat adverse to the success of mutual fire insurance companies, especially so to the "sucklings." This condition of things obtained in staid old Massachusetts as well as in other states, and Commissioner Merrill, with his usual promptness, has recommended to the Governor of that state certain amendments to the law under which such companies are organized, that are intended to secure the solvency of the companies and promote the interests of the insured.

The law of this State, authorizing the formation of mutual fire companies, is defective in many respects; the provision for capital stock is incongruous, inasmuch that the law provides for "not less than $200,000.00" of insurance in not less than one hundred separate risks, no one of which, for the purpose of organization, shall exceed $5,000.00, nor be less than $500.00, and this must produce not less than $10,000.00 from advance annual premiums paid in cash, requiring an annual cash premium of an average of five per cent. on the $200,000.00. The fact is, that the annual premium on the average risk will not exceed one per cent., and will probably fall below that amount, except on special hazards, a class of risks that should not be sought for in organizing a new company.

The capital of a mutual company must necessarily be the advance cash premium paid, together with the contingent liability assumed by the policy-holders; but the average policy-holder looks upon the contingent liability as being so remote that he feels aggrieved if an assessment is made, and at once seeks some method of escaping it, forgetting, for the time being, that he is a part of the company and in honor bound to carry out his contract with his fellow policy-holders, as he would expect them to carry out their contract with him if he should suffer loss.

It would seem that the law should be so amended as to provide that not less than 500 separate risks should be secured, aggregating at least $1.000,000.00 of insurance, no one of which risks should exceed $2,000.00 nor be less than $500.00, and the premium thereon for one year, not longer, be paid for in cash by the subscriber previous to issuing a charter to such company, all subscriptions or applications for risks to be accompanied by the note of the subscriber covering the contingent liability of the applicant, and the same, together with all cash payments, verified by the oaths of the corporators of such company, in such form as may be prescribed by the Insurance Superintendent.

Mutual fire insurance companies should not be permitted to issue a policy covering on any one risk or hazard in excess of five per cent. of its cash assets and contingent liability combined.

For the further security of the insured, the law should permit a guarantee capital of not less than $25,000.00, on which not to exceed an average annual dividend of twelve per cent. might be paid out of the surplus only.

Under the present law, the contingent liability of the member ceases with the expiration of the time for which a cash premium has been paid in advance, except for liability incurred during such time. This does not seem to allow for cancellation for any cause. The original advance cash payments, and the contingent liability assumed, are the capital of the company; such capital should not be impaired through cancellations by the original subscribers. In order to avoid any ambiguity or uncertainty, a provision in the law forbidding cancellations during the first year of the existence of the company, would seem eminently proper.

The insuring of large lines, issuing policies for $5,000 and upwards on single risks, when based upon a small amount of actual and contingent capital, must eventually lead to disastrous results. one single fire, perhaps, crippling the resources of such a company, and taking such chances does not indicate a wise and conservative management. Excessive home office and agency expenses should be avoided; they are another element of weakness, sapping the solvency of the company.

An eagerness to obtain business regardless of results, leads to the payment of excessive commissions and other heavy expenses, and the payment of commissions on gross premiums to the manager or secretary, or whoever finally passes upon all risks, is an invitation to such person to make a slop bucket of the company, which will soon become water logged under such a policy. It should be strictly forbidden by law.

The board of directors should direct the policy of the company, and pay close attention to the details—not become mere figure-heads and allow the secretary or manager plenary power. It is one of the unfortunate conditions that exist to-day, very largely, in all branches of business carried on by corporations, that directors do not seem to realize that they are trustees appointed by the stockholders or policy-holders to look after their interests, and as such trustees have a moral as well as a business duty to perform, in closely looking after and administering the trusts committed to their care.

On the contrary, many of them seem to think that their duties begin and end when they are elected and inducted into office, and wear the title of director of one or more great corporations as the vainglorious school boy wears a rooster's feather in his hat. The man who accepts a position of trust should attempt to fill the position to the best of his ability. or resign at once, and if loss should occur through his indifference to his duties, or through his criminal neglect, he should be made personally responsible.

The conclusions arrived at seem to be justified by the history of mutual fire insurance companies in this State during the past eighteen years. During that time there have been twenty-three such companies organized, of which only nine are now doing business, and four of the nine were chartered during the past year. The same or a greater degree of mortality seems to pertain to such companies organized under like conditions in other states.

All insurance is mutual, and the principle is correct. Joint stock companies, through their capital stock, merely guarantee the mutuality of the policy-holders, and properly organized and carried on there is no reason why a company organized on mutual lines should not achieve success, as many of them have.

A revision of the fire insurance law was prepared by this department in 1894, and a bill following the lines of such revision was introduced in the last General Assembly, but for various reasons failed to become a law.

The need of a revision of the law becomes more apparent every day. The conditions upon which insurance is based have changed materially since 1869, and the business of this great commonwealth has grown to such proportions, that it has become a matter of great difficulty to secure an adequate amount of insurance by many of the great business concerns in companies legally authorized to do business in the State.

There does not seem to be sufficient inducement, however, for local capital to organize new companies. Under the present law the investment of capital stock is restricted. It should be broadened out to include additional securities, that are unquestionably sound. There can be no objection to organizing local companies in this State with a minimum capital of $50,000.00, provided they are limited to a certain per cent. of their capital and net surplus, in the amount to be written on any one risk, or exposed to any one ordinary fire, say not to exceed five per cent.

The success or failure of new companies may be largely owing to a greed for business, assuming too large a line, in proportion to capital; failure to scatter risks properly; indulging too much in special hazards; want of careful inspection of risks; and last, but not least, extravagant management and excessive commissions to agents. This department believes that the agent, if a good one, is the hardest worked man connected with the company, and success or failure depends largely upon him. On his judgment and discrimination largely depends the success of a new company as well as the old ones. He is worthy of and should receive a just compensation, but if excessive commissions paid him absorb the profits of the company, he will soon have to look for another job.

It is one of the sins of new companies that they seek to secure business by demoralizing agents with unwise offers of greater commissions than they were before receiving.

I would again lay particular stress upon the wisdom of creating the office of fire marshal for the State. The prompt investigation of mysterious or suspicious fires would largely decrease incendiarism, and the power to cause combustible material, in the shape of rubbish or refuse, to be removed from the premises of the insured, would largely reduce losses by fire, and necessarily bring a decrease in rates or cost of insurance. I quote from the advance sheets of the able report of the Insurance Commissioner of the Commonwealth of Massachusetts as to the practical results obtained in that commonwealth:

THE WORK OF THE FIRE MARSHAL.

"The result of the work accomplished in that office abundantly justifies the wisdom of the legislature in creating that bureau, and fully authorizes a cordial and generous appropriation for its maintenance. One of the most serious evils in connection with the protection of the individual property-holder against loss by fire is that of the torch of the incendiary. Under the existing statute, the fire marshal, through his aids in the various parts of the Commonwealth, promptly investigates the origin and cause of every fire, and in each case where the same is believed to have been caused by an incendiary, the aid of the courts is invoked for the prosecution of the offender.

"The marshal is unquestionably correct in his expression of opinion, that to a very considerable degree incendiarism grows out of over-insurance. In a report a few years ago to this Department, in relation to the causes of fires, one town clerk said that the cause of a fire reported was undoubtedly 'friction caused by a very small stock of goods rubbing up against a very large insurance policy.'

"It is very significant, as is shown by the figures in the fire marshal's report, that, since the establishment of that office, the confessions and convictions for causing incendiary fires have increased fully 300 per cent. Let it become fully understood that a department authorized by the Commonwealth, fully equipped for its work, has throughout the borders of Massachusetts its officials watching and investigating every fire, ready, in case of suspicion of incendiarism, to present the facts to the courts and to pursue the offender, and there is absolutely certain to result a very large diminution in the number of fires from this source. Every thousand dollars thus saved is so much money retained in property value to the citizens of the Commonwealth, and the Commissioner desires to express his cordial and hearty appreciation of the successful work of the fire marshal's office during the past year, and his belief that the worth ot this bureau to the people of Massachusetts is annually, in actual cash, many dollars for every one expended thereon."

As showing the urgency for the creation of the office of fire marshal, statistics of the past year for Chicago alone show that, out of 6,310 fires, only 24 were investigated, resulting in the arrest of 18 persons and the conviction of only two. Insurance companies complying with the law are heavily taxed by the State for the privilege of protecting our citizens against loss, and then denied a protection that inures more largely to the insured than to the companies.

The so-called "reciprocity laws" of this and other states should be repealed. They serve no good purpose, but are a burden to enterprise, and seem to single out a single class of business to annoy it with expense and vexatious requirements.

They are not in any sense reciprocity laws—for the term really indicates an exchange of benefits. On the contrary, they should be called by their right name, "retaliatory laws," "lextalionis," it is but a perpetuation of the barbarous idea of "an eye for an eye, a tooth for a tooth." The enactment of such laws could only have for its excuse a desire to secure the repeal by other states of obnoxious laws, but instead of serving the purpose, it has only aroused the "old Adam" in human nature, and lead to the extension of "slugging legislation" by the several states.

Illinois, first in number of companies doing business in the State, and only second to New York in amount of premiums paid, should take the lead in wiping from its statutes this obnoxious law, and deal with the question in the true spirit of comity that should exist between sister states.

A standard policy form has been adopted by a number of states. It should be adopted in this State, that uniformity may prevail in all contracts with the assured, thereby avoiding annoyances in settlement of losses.

This department has furnished the Attorney General, during the past year, with evidence of the violation of the fire insurance laws by the following named companies, which are not authorized to do business in this State:

Name of Company.	Information filed with Attorney General.
Farmers and Mechanics,' of Alexandria, Va	January 17, 1895
Rutland Insurance Company, Rutland, Vt	January 17, 1895
Empire States Lloyds, New York City	February 14, 1895
Farmers' & Mechanics,' Alexandria, Va	April 1, 1895
New York Central Lloyds, New York City	June 6, 1895
South & North American Lloyds, New York City	September 8, 1895
Eastern Mutual Fire, Philadelphia, Pa	September 23, 1895

The Attorney General cannot act upon the mere statement that some person is writing underground insurance—the evidence furnished should be sufficient to convict. There seems to be a hesitation among duly authorized agents to furnish such information when in their power to do so.

The suits now pending in relation to violation of laws by the Lloyds, it is hoped, will soon result in a verdict against such associations. Until this suit is settled authorized agents apparently do not care to antagonize them; in fact, I am informed that many of the authorized companies utilize the Lloyds in filling in undesirable risks.

This department should have an appropriation of at least $6,000.00 per annum for legal expenses, to enable it to prosecute, independently, all violations of the insurance laws, for the reason that the Attorney General is overwhelmed with other business, and should not have this additional burden placed upon him.

This department is indebted to the kindness of "The Journal of Commerce" and "Commercial Bulletin," for their report of fire losses of the United States and Canada for the year 1895, as compiled from their daily records, which shows such losses amounted to $129,839,700.00; and their report further shows that the total for 1895 was about $1,600,000.00 greater than the 1894 loss, but was nearly $28,000,000.00 less than the 1893 figures.

This department is also under obligations to "The Chronicle Company, Limited," for advance information from the forthcoming volume of "The Chronicle Fire Tables," showing fire losses in the United States for 1895 to have been $143,110,233.00, and losses to insurance companies $84,689,030.00 of that amount.

The following table has been compiled from such advance information, and from "The Chronicle Fire Tables," published in preceding years, and gives fire losses in the United States, amount of fire losses paid by insurance companies, and per cent. of amount paid to amount of fire loss, each year, for the past six years:

Year.	Property Loss.	Loss to Insurance Companies.	Per cent. of loss to Insurance Companies.
1890	$108,993,792 00	$65,015,465 00	60 per cent.
1891	148,764,967 00	90,576,918 00	63 "
1892	151,516,098 00	93,811,936 00	62 "
1893	167,544,370 00	105,994,577 00	63 "
1894	140,006,484 00	89,574,699 00	64 "
1895	143,110,233 00	84,689,030 00	59 "

High water mark was reached during the panic year of 1893. Hard times and heavy fire losses appear to be inseparable, and the effect of the panic is yet shown by the losses of 1895, although the per cent. paid by insurance companies would indicate a greater discrimination in risks.

The temptation to the merchant to sell out to the insurance companies, as shown by statistics, seems to be overpowering, and emphasizes the necessity for the investigation of all suspicious fires by a State Fire Marshal, clothed with proper power to make such investigation.

MUTUAL DISTRICT, COUNTY AND TOWNSHIP FIRE, DISTRICT WIND, CYCLONE OR TORNADO, AND COUNTY WINDSTORM INSURANCE COMPANIES.

The following companies have been granted charters during the year, and up to the date of this report, under the laws providing for the incorporation of such mutual companies:

Name of Company.	Location.	Date of Charter.
Danville County Mutual Fire	Danville, Vermilion Co.	February 26, 1896.
Highland Township Mutual Fire	Helvetia, Madison Co.	April 23, 1895.
Magnolia Farmers' Mutual County Fire	Magnolia, Putnam Co.	August 1, 1895.
Menominee and Vinegar Hill Town'p Mutual Fire	Jo Daviess Co	July 18, 1895.
North Champaign County Mutual Fire	Thomasboro, Champaign Co.	June 28, 1895.
Pecatonica Township Mutual Fire	Pecatonica, Winnebago Co.	July 10, 1895.

The Highland Township Mutual did no business in 1895, as per letter filed December 12, 1895.

The Magnolia Township Mutual re-incorporated August 1, 1895, as a county mutual.

The Lorain Mutual Fire Insurance Company's charter was extended for twenty years from January 1, 1900.

The Stockton and Wards' Grove Mutual Fire Insurance Company's charter was extended fifty years from May 29, 1900.

The Farmers' Mutual Fire and Lightning Insurance Company, of Lockport, Plainfield and DuPage, charter was extended for twenty-five years from January 23, 1900.

In the Fourth Annual Insurance Report, dated June 1, 1872, the then Auditor of Public Accounts, Hon. C. E. Lippincott, expressed himself as follows, in relation to farm mutual fire insurance:

"The 27th General Assembly passed an act of the following title: "An act to incorporate and to govern Mutual Fire Insurance Companies in Townships, approved April 3, 1872, in force July 1, 1872." In my opinion this act cannot fail to demonstrate within a reasonable time to its friends, that the insurance facilities thus obtained, will prove very burdensome and expensive, under the mistaken guise of cheapness, and in time of need a very irresponsible one. This has been the experience in other and older states, with the class of companies which this law proposes to inaugurate in Illinois.

"The business of fire underwriting ought to command and obtain the best ability of the country. To none others, for the common good, should it be intrusted. * * * This law in its very nature can be in none but untried hands. * * *

"In such company, instead of being really insured, you become an insurer, not protecting yourself by your own care and watchfulness, but you assume and become responsible for the carelessness and sometimes the criminalities of your neighbors, within a limited radius of six to eighteen miles."

At the time the above gloomy prophecy was made, nine county and township mutual fire insurance companies had filed in the Auditor's office statements of their business for the year ending December 31, 1871. They were considered of so little importance, that tabulated statements of the business done by them were not incorporated in the Auditor's annual report.

The report for the year ending December 31, 1872, however, showed that eleven such companies had filed their annual statements, and an abstract therefrom gave the business for the year, as follows, viz.:

Risks written	$1,312,478 00
Cash premiums received	8,286 91
Losses paid	3,455 80
Risks in force December 31, 1872	5,905,392 00
Assets, including premium notes	235,258 82
Liabilities	60,662 07
Total income from all sources	10,491 95
Total expenditures for all purposes	6,419 12

In contrast with the above, and showing the very remarkable growth and success of farmers' mutual insurance, notwithstanding the pessimistic assertions made by the then Auditor, in 1872, 197 township, district and county fire insurance companies filed their annual statements for the year ending December 31, 1895, and an abstract therefrom gives the business for the year as follows, as compared with 194 such companies doing business for the year ending December 31, 1894:

	1894.	1895.
Number of companies	194	197
Risks written	$25,949,663 88	$27,331,279 40
Assessments collected during year	189,294 43	192,010 19
Total income from all sources	216,440 56	271,794 86
Losses paid	147,097 20	204,084 58
All other expenditures	51,809 05	59,762 30
Total expenditures	198,906 25	263,846 88
Cash assets	235,473 90	252,753 45
Assessment notes	974,367 61	961,800 54
Liabilities	32,009 05	30,312 20
Risks in force at end of year	104,810,551 17	111,735,151 50
Assessment rate on each $100 of risk	.18	.17
Losses paid on each $100 at risk	.14	.18
Risks written in 1895	.....	20,595 00
Number of risks in force December 31	78,810 00	84,401 00

List of Charters granted to Insurance Companies by Special Acts of the General Assembly of this State, from and including the year 1835, up to and including the year 1869. The Act of March 11, 1869, being a General Act, all Charters since the date that the Act went into effect having been granted under said Act or succeeding Acts.

Name of Company.	Location.				Insurance Authorized	Remarks.
Alton Marine and Fire Insurance Co.	Alton			Feb 7, 1855	Fire and Marine	Expired by limitation.
	Amended	Feb.		immaterial		
Chicago Marine and Fire Insurance Co.	Chicago			Jan 13, 1866	Fire and Marine	
Marine Co. of Chicago	Amended	April		and Feb 2, 186	1, name changed to	
				Jan. 15, 1869	All kinds	
Sangamon Fire Insurance Co.	Springfield			Jan 7, 1856	Fire and Marine	Expired by limitation
Morgan County Mutual Fire Insurance Co.	Jacksonville	Mutu		Perpetual	Fire	
Shawneetown Insurance Co	Shawneetown			Jan. 15, 1856	Fire, Marine and Life	Expired by limitation
Quincy Insurance Co	Quincy			Jan. 15, 1856	Fire and Marine	" "
Peoria Commercial Insurance Co.	Peoria			Feb 18, 1857	" "	" "
	Amended	Feb.				
Jo Daviess Marine and Fire Ins. Co	Galena			Feb. 18, 1857	Fire and Marine	
	Amended	Feb.		re Feb. 17, 1861		Expired by limitation
Pike County Mutual Fire Insurance Co.	Griggsville	Mutu		Perpetual	Fire	
Mount Carmel Marine and Fire Ins. Co.	Mount Carmel			March 4, 1857	Fire and Marine	Expired by limitation
Beardstown Marine and Fire Ins. Co.	Beardstown			March 5, 1857	" "	" "
Rushville Insurance Co.	Rushville			March 4, 1857	Fire, Marine and Life	" "
Winchester, Lynnville & Jacksonville R. R Co.	Jacksonville			Jan. 27, 1860	" " "	" "
Mississippi R. R. Co.	Pittsfield				" " "	
Warsaw Marine and Fire Insurance Co	Warsaw			Feb 26, 1859	Fire and Marine	Expired by limitation
Rock Island Mutual Fire Insurance Co	Rock Island	Mutual	March 1, 1839	March 1, 1860	Fire	" "
	Amended	Jan 18, 1840,	immaterial			
Kaskaskia Insurance Co.	Kaskaskia	$100,000	March 1, 1839	March 1, 1858	Fire, Marine and Life	Expired by limitation
Insurance and Trust Co. of Illinois	Amended	Jan. 31, 1840,	name changed	to		
	Amended	Feb. 14, 1855,	may do mutual	insurance		
Illinois Mutual Fire Insurance Co.	Alton	Mutual	Feb. 23, 1839	Feb. 23, 1859	Fire	Rec'r appointed Nov. 5, 1871
	Amended	March 4, 1843,	Feb. 13, 1847,	Feb. 20, 1861, a	nd Apr 6, 1869, all imma	terial
	Amended	March 7, 1857,	guarantee capit	al, $1,000,000		
	Amended	Feb. 13, 1855,	charter to expi	re Feb 23, 1879,	and Feb. 13, 1868, charte	r to expire Feb. 23, 1929

Tazewell Co. Commercial & Fire Ins. Co...	Pekin	$50,000	March 2, 1889..	March 2, 1864 ..	Fire	Expired by limitation.....
Pekin Insurance Co.....	Amended	Feb. 18, 1841,	name changed	to.....	.....	.....
Peoria Marine and Fire Insurance Co.....	Peoria.....	$100,000	Feb. 20, 1841...	Feb. 20, 1871...	Fire and Marine.....	.....
	Amended	Jan. 15, 1857,	capital increase	d to $500,000, c	harter made perpetu	al .....
Springfield Marine and Fire Insurance Co....	Springfield	$500,000	Feb. 23, 1841...	Feb. 23, 1861...	Fire and Marine.....	Expired by limitation.....
Phœnix Insurance Co.....	Chicago	500,000	Feb. 26, 1841...	Feb. 26, 1861...	Fire, Marine and Life..	" " .....
Western Marine and Fire Insurance Co.....	Alton	500,000	Feb. 27, 1841...	Feb. 27, 1861...	" " " ..	" " .....
LaSalle County Mutual Fire Ins. Co.....	Ottawa	Mutual	March 3, 1843..	March 3, 1863..	Fire	.....
	Amended	Feb. 11, 1857, ch	arter to expire	March 3, 1883;	Marine	Expired by limitation. ...
Quincy Mutual Fire Insurance Co	Quincy	Mutual	Feb. 10, 1849..	Feb. 10, 1869...	Fire	" " .....
Chicago Savings and Insurance Co.....	Chicago.	$200,000	Feb. 12, 1849...	Jan. 1, 1880	Fire and Marine.....	Expired by limitation.....
New England Mutual Life Insurance Co.... Jacksonville Mutual Life Insurance Co., in title of act	Jacksonville	50,000	April 13, 1849..	Perpetual	Life.....	.....
Springfield Marine and Fire Insurance Co.....	Springfield	500,000	Jan 23, 1851....	Jan. 28, 1881 ..	Fire and Marine.....	Expired by limitation.....
Chicago Marine Insurance Co.....	Chicago	200,000	Jan. 28, 1851....	Jan. 28, 1876...	Marine	" " .....
Galena Insurance Co.....	Galena	500,000	Feb. 15, 1851...	Feb. 15, 1881...	Fire, Marine and Life .	" " .....
Union Insurance Co. of Illinois	Winchester.....	200,000	Feb. 15, 1851...	Feb. 15, 1881...	Fire and Marine.....	" " .....
	Amended	Feb. 15, 1855,	located at Jack	sonville	.....	.....
Franklin Marine and Fire Insurance Co....	Alton.....	$200,000	Feb. 17, 1851...	Feb. 17, 1901...	Fire and Marine.....	.....
Alton Savings Institution and Ins. Co.....	Amended	Feb. 24, 1859,	name changed	to.....	.....	.....
Chicago Mutual Insurance Co.....	Chicago	Mutual	Aug. 1, 1852....	Aug. 1, 1902....	Fire and Marine.....	.....
Rock River Mutual Fire Insurance Co	Rockford.....	Mutual	June 21, 1852...	June 1, 1872....	Fire	.....
	Amended	Feb. 16, 1861,	name changed	to.....	.....	.....
Rock River Insurance Co.....	Guar. capital.....	$100,000	amended June	10, 1863.....	Marine business.....	.....
	Amended	Feb. 16, 1865,	charter to exp	ire June 1, 1892	.....	1869 referred to Att'y Gen. and perpetual inj. granted
City Mutual Insurance Co.....	Alton.....	$200,000	Feb. 12, 1853....	Feb. 12, 1893....	Marine	.....
	Amended	Feb. 19, 1859,	name changed	to.....	.....	.....
Alton Mutual Insurance and Savings Co....	.....	$500,000	may do banking	business.....	.....	Expired by limitation.....
Woodstock Insurance Co.....	Woodstock	500,000	Feb. 12, 1853....	Feb. 12, 1903....	Fire, Marine and Life.	.....
Western World Insurance and Trust Co .	Amended	Feb. 14, 1859,	name changed	to.....	.....	.....
Western Marine and Fire Insurance Co.....	Chicago.....	$500,000	Feb. 10, 1853....	Feb. 10, 1903....	Fire and Marine.....	.....
Boone County Mutual Insurance Co.....	Belvidere.....	50,000	Jan. 27, 1853....	Jan. 27, 1903....	" "	.....
	Amended	Feb. 18, 1861,	name changed	to.....	.....	.....
Protection Insurance Co.....	Freeport	$200,000	.....	.....	.....	.....

List of Charters Granted—Continued.

Stephenson County Mutual Fire Ins. Co....	Freeport	Mutual	Feb. 12, 1853....	Feb. 12, 1878 ..	Fire.....	Expired by limitation.....
	Amended	Feb. 20, 1861,	capital $50,000,	and Feb. 16,	1865, Marine.....	.....
Miners' Insurance Co.....	Galena.....	$500,000	Feb. 12, 1853....	Feb 12, 1883....	Fire, Marine and Life.	Expired by limitation.....
Quincy Savings and Insurance Co.....	Quincy	500,000	Feb. 12, 1853....	Jan 1, 1880.....	Fire and Marine.....	" " .....
	Amended	Feb. 15, 1855	and Feb. 22,	1861.....	.....	....
Mutual Security Insurance Co	Chicago.....	$300,000	Feb. 10, 1853 ..	Perpetual.....	Fire and Life.....	Adjudged bankrupt 1871, account of Chicago fire..
	Amended	March 7, 1867,	all kinds of in	surance, no lim	it to capital	
	Amended	March 13, 1869	and March 25,	1869, immateri	al	.....
Northwestern Insurance Co	Galena.....	$500,000	Feb. 10, 1853....	Feb. 10, 1883....	Fire, Marine and Life.	Expired by limitation.....
Waukegan Mutual Insurance Co.....	Waukegan.....	Mutual.....	Feb. 3, 1853.....	Feb. 3, 1903.....	Fire and Marine.....	.....
	Amended	Feb. 19, 1859,	authorized cap	ital of $200,000	.....	.....
Mercantile Insurance Co.....	Chicago	$100,000	Feb. 15, 1855....	Perpetual.....	Fire, Mar., Life & Health	Complied Jan 14, 1874, re-insured Nov. 20, 1875, in Globe Ins. Co.....
Belleville Mutual Fire Insurance Co.	Belleville.....	Mutual	Feb. 14, 1855 ...	Feb. 14, 1875...	Fire	.....
	Amended	Feb. 17, 1857,	charter expires	Feb. 14, 1925.	....	.....
Addison Farmers' Mutual Insurance Co....	Addison	Mutual.....	Feb. 15, 1855....	Feb. 15, 1880....	Fire	Re-org. July 24, 1875, under act of 1869.....
	Amended	Feb. 19, 1857,	Feb. 24, 1859,	Feb. 21, 1861 and	Feb. 25, 1867, includes li	ve stock ....
Garden City Insurance Co.....	Chicago.....	$500,000	Feb. 15, 1855 ...	Feb 15, 1905...	Fire and Marine.....	1871, re-insured .....
Wagousha Mutual Insurance Co..	Elgin.....	Mutual	April 1, 1855....	April 1, 1905....	" "	....
Macomb Mutual Insurance Co...	Macomb	$500,000	Feb. 14, 1855 ...	Feb. 14, 1905...	" "	....
Decatur Marine and Fire Insurance Co.....	Decatur	200,000	Feb 15, 1855 ...	Feb. 15, 1905....	" "	Expired by limitation.....
Chicago City Insurance Co.....	Chicago	150,000	Feb 14, 1855....	Feb. 14, 1905....	" "	" " .....
Greenville Mutual Fire Insurance Co.....	Greenville.....	Mutual	Feb. 15, 1855....	Feb 15, 1885....	Fire	....
	Amended	Feb. 21, 1868,	name changed	to.....	.....	.....
Adams Insurance Co.....	Freeport.....	may do marine	Feb. 16, 1865, lo	cated Aurora,	capital $500,000.....	.....
	Amended	Feb. 23, 1867,	located Chica	go, charter ex	pires Feb. 15, 1915....	.....
Chicago Fireman's Insurance Co.....	Chicago	$500,000	Feb. 14, 1855 ...	Feb. 14, 1905. ..	Fire	Receiver appointed 1871, account Chicago fire....
	Amended	April 18, 1865,	immaterial	.....	.....	....

Peoria Mutual Fire and Marine Insurance Co Peoria City Fire and Marine Insurance Co..	Peoria..... Amended	$200,000 Feb. 24, 1859, $500,000	Feb 15, 1855.... name changed	Jan 1, 1890..... to.....	Fire and Marine.....	.... 1869, receiver appointed, charter dissolved .....
Putnam County Mutual Fire Insurance Co. American Insurance Co.	Granville..... Amended Freeport..... Locate in Chicago.	Mutual ..... Feb. 19, 1859, Feb. 13, 1863 and Charter made	Feb. 15, 1855.... name changed Feb. 16, 1865 and perpetual.....	Feb. 15, 1875.... to..... Feb. 25, 1867, ...	Fire .... May do any insurance.	.... Reinsured Dec. 31, 1883, in Home Ins. Co of N. Y.. .....
Union Insurance and Trust Co.....	Union County..... Amended	$300,000 Feb. 22, 1861,	Jan. 5, 1857..... capital $500,000	Jan. 5, 1907 .... location Chica	Fire ..... go, add marine.....	Reinsured in 1870..... .....
Western Valley Fire and Marine Ins. Co..... Great Western Insurance Co..... ...	Chicago..... Chicago.....	$500,000 500,000	Feb. 4, 1857..... Feb. 4, 1857.....	Feb. 4, 1907..... Perpetual.....	Fire and Marine..... " "	..... Adjudged bankrupt 1871, account Chicago fire.....
..... lo... ..... Peoria Mutual Fire Insurance Co ..... Joliet Insurance Co..... Eureka Fire and Marine Insurance Co.....	Sterling..... ... Mt. Sterling ..... Chicago..... Peoria ..... Joliet..... ..... Chicago.....	Mutual..... $100,000 Mutual..... Mutual..... $500,000 1,000,000	Feb. 11, 1857.... Feb. 11, 1857.... Feb. 11, 1857.... Feb 11, 1857... Feb. 12, 1857.... Feb. 13, 1857....	Feb. 11, 1907.... Feb. 11, 1897.... Feb. 11, 1907.... Feb 11, 1907.... Perpetual..... Feb. 13, 1907....	Fire and Marine..... " " ..... " " ..... Fire ..... Fire and Marine..... " "	.. Expired by limitation..... ....
Wabash Valley Fire and Marine Ins. Co.... Wabash Insurance Co.....	Paris ..... Amended	300,000 Feb. 18, 1857,	Feb. 14, 1857.... and Feb. 28, 1867	Feb. 14, 1907.... name changed	" " ..... to.....	....
Northfield Mutual Fire Insurance Co..... Eagle Insurance Co.....	Cook County..... Marshall.....	Mutual..... $200,000	Feb. 16, 1857.... Feb. 16, 1857....	Feb. 15, 1887.... Jan 1, 1900.....	Fire ..... Fire and Marine.....	Township company..... .....
Farmers' Insurance Co.....	Freeport..... Amended	Mutual..... Feb. 15, 1865,	Feb. 16, 1857.... and Feb. 28,	Feb. 16, 1907... 1867, capital	Fire ..... $500,000 Life and Accid	Vol. liquidation Dec. 31, 1876 ent.....
Wheaton Mutual Security Ins. Co..... DuPage County Mutual Ins. Co..... Illinois State Insurance Co.....	Wheaton..... of Wheaton in title Chicago	$300,000 of act, amended $500,000	Feb. 16, 1857 ... April 16, 1865, ...	Perpetual..... and March 3, 1867	Fire and Life..... name changed to..... Live Stock.....	.... Complied Oct 14, 1874, assignee appointed Nov. 19, 1878 .....
Empire Fire Ins. Co..... ..... Sangamo Insurance Co.....	Name changed to.. Springfield ..... Amended	..... 500,000 Feb. 15, 1865,	..... Feb. 16, 1857.... immaterial ..	..... Feb. 16, 1907...	..... Fire and Marine.....	..... 1871, re-insured..... .....
.... Co.....	Galesburg ..... Mt. Vernon..... Monmouth.	Mutual..... $500,000 100,000	Feb. 16, 1857.... Feb. 17, 1857.... Feb. 16, 1857....	Perpetual..... Feb. 17, 1907.... Perpetual.....	Fire ..... Fire and Marine..... Fire, Marine, Life and Health	....
Merchants and Farmers' Home Ins. Co.... Home Insurance Co. in title of act.....	Galesburg	250,000	Feb. 18, 1857....	Perpetual.....	Fire and Marine.....	....

List of Charters Granted—Continued.

Name of Company.	Location.	Authorized Capital.	Date of Charter.	Expiration of Charter.	Insurance Authorized.	Remarks.
Northwestern Mutual Life Insurance Co	Chicago	Mutual	Feb. 18, 1857	Perpetual	Life	
Clinton County Marine, Fire Ins. and Hotel Co.	Carlyle	$100,000	Feb. 18, 1857	Perpetual	Fire and Marine	
Rockford Insurance and Savings Co	Rockford	500,000	Feb. 19, 1857	Feb. 19, 1907	Fire and marine	
Rockford Insurance Co	Amended	Feb. 23, 1867	name changed	to		
Henry County Mutual Fire Insurance Co	Andover	Mutual	Feb. 18, 1857	Feb. 18, 1887	Fire	Expired by limitation
Illinois Central Insurance Co	Amended	Feb. 21, 1861,	name changed	to		
Illinois Central Insurance Co., of Chicago	Decatur	and amended	March 8, 1867,	name changed	to	1869 referred to Att'y Gen'l
	Chicago					
German Insurance and Savings Institution	Quincy	$600,000	Feb. 21, 1859	Feb 21, 1884	Fire and Marine.	Charter ext. 1863 for 25 yrs.
Illinois Insurance Co	Beardstown	500,000	Feb. 21, 1859	Feb. 21, 1909	Fire and Marine	Re-insured Sept. 1, 1871
St Clair Savings and Insurance Co	Belleville	500,000	Feb. 24, 1859	Feb. 24, 1909	Fire	Insur'ce privilege repealed
	Amended	March 31, 1869,	insurance pri	vilege repealed		
Commercial Insurance Co	Chicago	$500,000	Feb. 18, 1861	Perpetual	Fire and Marine	
	Amended	Feb. 20, 1867,	name changed	to		
Commercial Insurance Co., of Chicago		$1,000,000				
Columbian Insurance Co	Freeport	200,000	Feb. 20, 1861	Feb. 20, 1911	Fire—Mutual	
	Amended	Feb. 13, 1868,	located in Chi	cago, and Feb	28, 1867, charter made	perpetual—Marine
Crete Farmers Mutual Insurance Co	Crete	Mutual	Feb. 20, 1861	Feb. 20, 1886	Fire in four counties	Township company
Chicago Mutual Life Insurance Co	Chicago	$100,000	Feb. 21, 1861	Perpetual	Life	
Chicago Merchants' Insurance Co	Chicago	500,000	Feb. 22, 1861	Feb. 22, 1911	Fire and Marine	
Equitable Insurance Co	Chicago	1,000,000	Feb. 20, 1861	Feb. 20, 1911	Fire and Marine	Receiver appointed 1871 account Chicago fire
Equitable Fire Ins. Co. in title of act						
Fort Dearborn Insurance Co	Chicago	100,000	Feb. 20, 1861	Feb. 20, 1881	Fire	Expired by limitation
Farmers' and Merchants' Insurance Co	Quincy	Mutual	Feb. 22, 1861	Feb. 22, 1911	Fire	1869, receiver appointed
	Amended	Feb. 13, 1868,	and Feb. 16,	1865, capital	$1,000,000, Marine and	Life
Farmers' Tornado Insurance Co	Aurora	Mutual	Feb. 22, 1861	Perpetual	Fire and Tornado	
Illinois Life Insurance Co	Chicago	$1,000,000	Feb. 18, 1861	Feb. 18, 1961	Life	

Home Mutual Fire Insurance Co, of Illinois	Chicago	Mutual	Feb. 23, 1861	Feb. 23, 1881	Fire	
Chicago Fire Insurance Co	Amended	March 10, 1869,	name changed	to		
		$1,000,000		Perpetual	Fire and Marine	Adjudged bankrupt 1871, account Chicago fire
Illinois Central Mutual Insurance Co	Springfield	Mutual	Feb. 18, 1861	Perpetual	Fire and Marine	
Springfield Insurance Co	Amended	Feb. 16, 1865,	name changed	to		
		$500,000				1869, receiver appointed
Illinois R.R. & Steamboat Passenger and Live Stock Insurance Co	Springfield	250,000	Feb. 21, 1861	Perpetual	Accidents, persons and live stock	
Inland Insurance Co	Chicago	500,000	Feb. 22, 1861	Feb. 22, 1911	Fire and Marine	
Jersey County Farmers' Mutual Insurance Co.	Jerseyville	Mutual	Feb. 22, 1861	Feb. 22, 1891	Fire	Township company
Mascoutah Savings and Insurance Co	Mascoutah	$300,000	Feb. 20, 1861	Jan. 1, 1896	Fire and Marine	Expired by limitation
Merchants' Insurance Co	Chicago	5,000,000	Feb. 18, 1861	Perpetual	Fire, Marine and Life	Receiver appointed, 1871,
	Amended	Feb. 25, 1867,	March 9, 1867,	and March 4,	1869, immaterial	account Chicago fire
People's Mutual Fire insurance Co	Aurora	Mutual	Feb. 22, 1861	Feb. 22, 1881	Fire	Expired by limitation
Rock Island Insurance Co	Rock Island	$500,000	Feb. 22, 1861	Perpetual	Fire, Marine and Life.	
Mississippi Valley Insurance Co	Amended	Feb. 16, 1865,	name changed	to		
	Rock Island,					
Tornado Insurance Co	Freeport	Mutual	Feb. 22, 1861	Feb. 22, 1911	Tornadoes and storms	
Fire and Tornado Insurance Co	Amended	Feb. 12, 1863,	name changed	to		
Continental Insurance Co	Amended	Feb. 16, 1865,	capital $500,000	Fire		
	Amended	again March 7,	1867, name cha	nged to		
	Chicago	per amendment	March 30, 1869			1869-70 re-insured in Continental of New York
Winnesheik Insurance Co	Freeport	$100,000	Feb. 18, 1861	Perpetual	Fire and Marine	Adjudged bankrupt in 1871
	Amended	Feb. 16, 1865,	capital $500,000			
State Insurance Co	Freeport	$1,250,000	June 10, 1868	Perpetual	All kinds of insurance.	Receiver appointed 1871 account Chicago fire
Big Rock Farmers' Mutual Fire Insurance Co.	Kane County	Mutual	Feb. 16, 1868	Feb. 16, 1893	Fire	Township company
Southern Illinois Mutual Insurance Co	Cairo	Mutual	Feb. 13, 1863	Feb. 13, 1913	Fire and Marine	
Southwestern Insurance Co	Amended	March 7, 1867,	name changed	to		
		$3,000,000			Life	1869, re-insured
Accident Insurance Co	Freeport	500,000	Feb. 15, 1865	Feb. 15, 1915	Accident	
Ætna Fire and Marine Insurance Co	Chicago	1,000,000	Feb. 15, 1865	Perpetual	Fire	
Aurora Fire Insurance Co	Aurora	500,000	Feb. 16, 1865	"	Fire, Marine & Acc'd'nt	Adjudged bankrupt, 1871, account Chicago fire
Barrington Mutual Guarantee Ins. Ass'n	Barrington	Mutual	Feb 16, 1865	"	Fire and Horse Theft	
Cairo Insurance and Loan Co	Cairo	$50,000	Feb. 16, 1865	"	Fire and Marine	
Citizens' Insurance Co	Chicago	1,000,000	Feb. 15, 1865	Feb. 15, 1915	" "	
Citizens' Insurance Co. of Chicago	Chicago	5,000,000	Feb. 15, 1865	Perpetual	" "	

List of Charters Granted—Continued.

Name of Company.	Location.	Authorized capital.				Remarks.
Citizens' Life Insurance Co..... Equitable Life Insurance Co.....		$100,000 March 9, 1867,	Feb 16, 1865.... name changed	Perpetual..... to.....	Life	.....
Citizens' Health Insurance Co		Mutual	Feb. 16, 1865....	Perpetual.....	Accident and Health .	.....
Commercial Insurance Co		$500,000 March 2, 1869,	Feb. 10, 1865 .. immaterial ...	"	Fire and Marine.....	Adjudged bankrupt, 1871, account Chicago fire.....
.... Co.....		$5,000,000 200,000 500,000 Mutual	Feb. 18, 1865... Feb. 15, 1865.... Feb. 16, 1865... Feb. 15, 1865....	Perpetual ..... Feb. 15, 1915... Perpetual..... "	Fire, Marine and Life.. Fire and Flood ..... Fire and Marine..... Farm Insurance.....	.... Township company .....
Federal Union Insurance Co	Amended	$500,000 March 15, 1869;	Feb. 16, 1865.... located Elgin;	" capital, $5,000,	Fire, Marine & Acc'd'nt 000.....	....
Fort Dearborn Insurance Co ..... Galena Mutual Fire Insurance Co.....	Chicago ..... Galena	5,000,000 400,000	Feb. 15, 1865... Feb. 14, 1865 ...	Perpetual..... "	Fire, Mar., L., Acc'd'nt. Fire and Marine.....	....
Germania Fire, Marine and Life Ins. Co ... Germania Insurance Co of Chicago	Chicago ..... Amended Chicago	100,000 March 7, 1867, $500,000	Feb 16, 1865 ... name changed	" to.....	Fire, Marine and Life.	.... Receiver appointed 1871, account Chicago fire.....
Great Western Horse Insurance Co.....	Decatur ..... Amended	50,000 March 28, 1867,	Feb. 16, 1865.... Live Stock.....	Perpetual	Horse Theft	....
Great Western Life Insurance Co.....	Chicago ..... Amended	$1,000,000 March 4, 1869,	Feb. 15, 1865... immaterial	Perpetual.....	Life and Accident	Re-insured in Republic Life Insurance Co.....
Globe Insurance Co	Chicago	$1,000,000	Feb. 16, 1865....	Perpetual.....	Fire and Marine.....	Authorized Feb 27, 1872, to do business; re-ins. Jan. 1, 1876, and adj'd bank'pt.
Howard Insurance Co..... Illinois Insurance Co ..... Illinois Mutual Life Insurace Co.....	Chicago ..... Danville. ..... Peoria.....	1,000,000 Mutual $100,000	Feb 16, 1865.... Feb. 16, 1865.... Feb 16, 1865....	" Feb. 16, 1915.... Perpetual.....	Fire, Mar , L., Acc'd'nt. Fire ..... Life	....
Illinois State Insurance Co.....	Springfield ..... Amended	500,000 March 9, 1867,	Feb 16, 1865 ... located at Lena	" Live Stock.....	Fire and Marine.....	....

JoDaviess Insurance Co	Warren	Mutual	Feb. 16, 1865	Feb. 16, 1915	Fire	
Kendall County Mutual Insurance Co	Yorkville	Mutual	Feb. 15, 1865	Perpetual	"	
Kishwaukie Insurance Co	Sycamore	$300,000	Feb. 16, 1865	"	Fire and Marine	
Knickerbocker Insurance Co	Chicago	500,000	Feb. 15, 1865	"	" "	Adjudged bankrupt, 1871, account Chicago fire
Lamar Insurance Co	Chicago	1,000,000	Feb. 16, 1865	Perpetual	Fire and Marine	Re-ins 1871, prior to Chi. fire; adj'd bankrupt, 1873
	Amended	March 19, 1869,	capital $5,000,	000		
Travelers' Life and Health Insurance Co	Galesburg	$50,000	Feb. 16, 1865	Perpetual	Life, Health & Acc'd'nt	
Lincoln Mutual Insurance Co	Lincoln	Mutual	Feb. 15, 1865	"	Fire and Marine	
Lumberman's Insurance Co	Chicago	$1,000,000	Feb. 6, 1865	"	Fire, Mar, L, Acc'd'nt.	1871, re-insured; 1872, adjudged bankrupt
e Co	Carlinville	Mutual	Feb 14, 1865	Feb 14, 1915	Fire	
Co	Chicago	Mutual	Feb. 16, 1865	Feb 16, 1885	"	Expired by limitation
	Lake county	Mutual	Feb 16, 1865	Perpetual	"	Township company
National Accident and Life Insurance Co	Decatur	500,000	Feb. 16, 1865	"	Life and Accident	
	Amended	Feb. 21, 1867,	name changed	to		
National Life Insurance Co	Chicago	and amended	March 1, 1867,	name changed	to	
Lorillard Life Insurance Co	Chicago					
National Insurance Co. of Illinois	Morris	Mutual	Feb. 16, 1865	Perpetual	Life and Accident	Adj'dg'd b'nkr'pt. Jan. 1874
National Insurance Co	Chicago	$500,000	Feb. 16, 1865	"	Fire and Marine	Re-ins., 1869, in Stock and Mutual Ins. Co
National Insurance Co	Freeport	300,000	Feb. 15, 1865	"	Fire, Marine and other property risks	
National Travelers' Insurance Co	Chicago	1,000,000	Feb 15, 1865	"	Accident	
Chicago National Insurance Co	Amended	March 5, 1867,	name changed	to		
Superior Insurance Co	Amended	March 30, 1869,	name changed	to		
				May do	Fire and Marine	
Freeport Insurance Co	Freeport	Mutual	Feb. 16, 1865	Perpetual	" "	
Northwestern Insurance Co. in title to act	Amended	Feb. 25, 1867,	name changed	to		
German Insurance Co. of Freeport						
Northwestern Insurance Co	Morrison	$100,000	Feb. 16, 1865	Perpetual	Fire and Marine	
Northwestern Farmers' Insurance Co	Lisbond	Mutual	Feb. 16, 1865	"	Every kind of risk	
Northwestern Mutual Life Insurance Co	Chicago	"	Feb 15, 1865	"	Life	
	Amended	Feb. 25, 1867,	name changed	to		
Mutual Life Insurance Co. of Chicago	Chicago	$300,000				Receiver ap. May 20, 1876
Northwestern Transit Insurance Co		500,000	Feb. 16, 1865	Perpetual	Accident	
Packers' and Provision Dealers' Ins. Co	Chicago	5,000,000	Feb. 16, 1865	"	Fire, Marine and Life	
Pioneer Insurance Co	Lanark	150,000	Feb. 16, 1865	Feb. 16, 1915	all kinds prop. & acc'd	Attempted to do bus. and fran. forfeited in 1891. Receiver ap. Sept. 10, 1892
	Amended	March 28, 1867,	located Spring	field, use brand	for live stock	

List of Charters Granted—Continued.

Name of Company.	Location.	Authorized Capital.	Date of Charter.	Expiration of Charter.	Insurance Authorized.	Remarks.
Planters' Insurance Co	Springfield	$400,000	Feb. 16, 1865...	Perpetual	Fire and Marine	
Fidelity Fire Insurance Co	Amended Name changed to	March 29, 1869, Millers' Nation	located in Chi al Insurance	cago; July 16, 18 Co., Purely Mut	75, name changed to... ual, Oct. 31, 1877	Complied Sept. 1, 1875
Prairie State Live Stock Insurance Co	Monmouth	Mutual	Feb. 15, 1865...	Perpetual	Live Stock	
Protection Insurance Co	Chicago.	$5,000,000	Feb. 14, 1865...	"	Fire and Marine	
Provident Life Ins. and Investment Co	Chicago	1,000,000	Feb. 13, 1865...	"	Life and Accident	
Eagle Insurance Co	Amended	March 3, 1869,	name changed	to		
				May do	Fire and Marine	
Relief Insurance Co	Freeport	$1,000,000	Feb. 16, 1865...	Perpetual	Acct., persons or prop	
Republic Insurance Co	Chicago	5,000,000	Feb. 15, 1865...	Feb. 15, 1915...	Fire and Marine	
	Amended	March 25, 1869,	increase capit	al to any amou	nt.	
Rock Island Mutual Insurance Co	Rock Island	$150,000	Feb. 16, 1865...	Perpetual	Fire and Marine	
Safety Insurance Co	Chicago	1,000,000	Feb. 16, 1865...	"	" "	
Star Insurance Co	Dixon	100,000	Feb. 16, 1865...	"	" "	
	Amended	March 29, 1869,	capital $5,000,	000, located in	Chicago	
Stock and Mutual Insurance Co	Chicago	$2,000,000	Feb. 16, 1865...	Perpetual	Fire, Mar., Life & Acct	1870, re-ins. in State Ins. Co. of Chi. Authorized to do bus. June 11, 1872..
Trader's Insurance Co	Chicago	1,000,000	Feb. 16, 1865...	Feb. 16, 1915...	Fire and Marine	
Travelers' Insurance Co	Chicago	500,000	Feb. 16, 1865...	Perpetual	Accident	
Chicago Life Insurance Co	Amended	Feb. 21, 1867,	name changed	to		
				May do Life		Rec. appointed July 7, 1877
Travelers' Security Insurance Co	Chicago	$1,000,000	Feb. 15, 1865...	Perpetual	Accident	
Union Fire Aid Insurance Co	Red Bud	Mutual	Feb. 16, 1865...	Feb. 16, 1890...	Fire in 3 Co. named...	Township Company
Union Insurance Co	Freeport	$75,000	Feb. 15, 1865...	Perpetual	Fire and Marine	
Union Insurance Co	Waukegan	200,000	Feb. 16, 1865...	"	" "	
	Amended	March 4, 1867,	located in Chi	cago		
United States Insurance Co	Chicago	$1,000,000	Feb. 16, 1865...	Feb. 16, 1915...	Fire and Marine	
United States Insurance Co	Freeport	100,000	Feb. 15, 1865...	Feb. 15, 1915...	All kinds property	

United States Travelers' Insurance Co	Chicago	$1,000,000	Feb. 16, 1865	Perpetual	Accident	
Valley Insurance Co	Cairo	5,000,000	Feb. 13, 1865	"	Fire, Marine and Life	
Warren County Home Insurance Co	Monmouth	300,000	Feb. 15, 1865	"	Fire and Marine	
Western Phœnix Insurance Co Illinois Insurance Co	Chicago Name changed in 1890	250,000	Feb. 16, 1865	"	" "	Perpetual Inj. July 20, 1881
Western World Insurance Co	Freeport	$300,000	Feb. 16, 1865	Perpetual	Fire, Marine & Accid't	
Northwestern Travelers' Insurance Co	Chicago	1,000,000	Feb. 16, 1865	"	Accident	
German Workingmen's Mutual Relief and In-	Peoria	Mutual	March 7, 1867	"	Life and Health	
Association	Princeville	"	March 5, 1867	"	Theft	
	Chicago	$500,000	March 9, 1867	March 9, 1917	Surety	
o	Chicago	250,000	March 8, 1867	Perpetual	Life	
re and Marine Insurance Co in title of act	Paris	300,000	March 8, 1867	"	Fire and Marine	
Western World Insurance Co	Ottawa	500,000	March 7, 1867	Perpetual	Fire, Mar. & Live St'ck	
Mutual Insurance Co. of the State of Illinois	Alton Amended March 31, 1869,	200,000	March 7, 1867 immaterial	"	Life	
Bureau County Fire Insurance Co	Princeton	$500,000	March 7, 1867	Perpetual	Fire, Mar. & Accident	
Ætna Insurance Co. of Chicago	Chicago	600,000	March 7, 1867	"	Fire and Marine	Authorized to do bus. Nov. 24, 1873; Rec. appointed Sept., 1874
Illinois Life Insurance Co	Quincy	100,000	March 7, 1867	"	Life	
Reaper City Insurance Co	Rockford	500,000	Feb. 25, 1867	"	Fire and Marine	Re-ins. Aug. 7, 1871, in Republic Ins. Co.
American Standard Life Insurance Co	Springfield	1,000,000	Feb. 25, 1867	"	Life	
National Insurance Co	Chicago Amended March 8, 1869,	100,000	Feb. 25, 1867 immaterial	"	Fire and Marine	Ceased business in 1870
	Chicago	$250,000	Feb. 25, 1867	Perpetual	Life	
	Kankakee	500,000	Feb. 25, 1867	"	Fire, Mar. & Accident	
Palatine Mutual Guarantee Insurance Ass'n.	Palatine	Mutual	Feb. 25, 1867	"	Fire & Horse theft, loc	
German Mutual Fire Ins. Co. of North Chi	North Chicago	"	Feb 19, 1867	"	Fire—local	
Dubois Insurance Co	Springfield	$500,000	Feb. 20, 1867	Feb. 20, 1917	Fire and Marine	
Union Insurance Co	Decatur	500,000	Feb. 21, 1867	Perpetual	Fire, Mar. & any other	1869, re-ins.; com. Aug 24, 1874; re-ins. again Jan., 1875; comp. again May 31, 1876
Fireman's Insurance Co	May 28, 1875, name changed to Chicago					
Montgomery County Fire Insurance Co	Litchfield	$200,000	March 5, 1867	March 5, 1917	Fire and Marine	
Home Insurance Co. of Chicago	Chicago	600,000	March 5, 1867	Perpetual	" "	Adj. bankrupt, 1871, acct. Chicago fire
Wauconda Mutual Insurance Co	Lake Co	Mutual	March 4, 1867	"	Fire	
Farmers' and Mechanics' Insurance Co	Paris	$300,000	March 5, 1867	"	Fire and Marine	
Shippers' Insurance Co	Chicago	500,000	March 5, 1867	"	" "	
Quincy Union Mutual Insurance Co	Quincy	Mutual	March 5, 1867	"	" "	

List of Charters Granted—Continued.

Name of Company.	Location.	Authorized Capital.	Date of Charter.	Expiration of Charter.	Insurance Authorized.	Remarks.
Protection Life Insurance Co	Freeport Amended	$200,000 March 8, 1869;	March 7, 1867.. Chicago; $1,000,	Perpetual..... 000.....	Life	Rec. appointed Aug. 6, 1877 Adj. bankrupt May 1, 1878 U. S. Court .....
Downer's Grove Farmers' Mutual Ins. Co....	Downer's Grove...	Mutual	March 7, 1867..	Perpetual.....	Fire in District.....	.....
Fox River Insurance Co.....	Aurora	$1,000,000	March 1, 1867..	"	Fire and Marine.....	.....
Southern Horse Insurance Co.....	Alton	50,000	March 1, 1867..	"	Horse Theft.....	.....
McDonough County Home Insurance Co.....	Macomb.....	800,000	March 7, 1867..	"	Fire and Marine.....	.....
Home Insurance Co.....	Fulton.....	500,000	March 6, 1867..	"	" "	.....
Bloomington Insurance Co	Bloomington	500,000	March 7, 1867..	"	" "	Never organized.....
Sandwich Fire Insurance Co	Sandwich...	500,000	March 7, 1867..	"	Fire, Mar., Acct. & H.T.	.....
Bloomington Insurance Co.....	Bloomington	500,000	March 7, 1867..	"	Fire and Marine.....	Re-insured, 1871 .....
Valley Insurance Co.....	Quincy	1,000,000	March 9, 1867..	"	" "	.....
Mokona Insurance Co.....	Freeport	200,000	March 8, 1867..	"	" "	.....
Burglary Insurance Co.....	Chicago	500,000	March 8, 1867..	"	Burg. and other kinds.	....
Mechanics' Insurance Co...	Amended	March 27, 1869, ...	name changed	to.....	....	....
Western Railroad Insurance Co.....	Chicago	$500,000	March 9, 1867..	Perpetual.....	Fire and Marine.....	.....
American Mutual Health Insurance Co.....	Chicago	25,000	March 8, 1867..	"	Health.....	....
Pulaski Insurance and Loan Co.....	Mound City.....	100,000	March 8, 1867..	"	Not defined.....	.....
International Insurance Co.....	Mattoon	500,000	March 8, 1867..	March 8, 1917...	Fire and Marine.....	.....
Farmers' and Mechanics' Mut. Life Ins. Co...	Monmouth	250,000	March 8, 1867..	Perpetual.....	Life	.....
Home Insurance Co. of Paris..... Home Fire and Marine Insurance Co., in title of act	Paris	300,000	March 6, 1867..	March 6, 1917...	Fire and Marine.....	..... .
Mutual Health Assurance Association.....	Peoria	Mutual	March 9, 1867..	Perpetual.....	Sickness and Accident	.....
Vesuvius Insurance Co.....	Chicago ..... Amended	$3,000,000 March 27, 1869,	Feb. 28, 1867... immaterial	"	Fire, Mar. & Steam Boi	....
Union Investment Co.....	Springfield	$500,000	June 12, 1867...	Perpetual.....	Life	.....
Bond County Fire Insurance Co.....	Greenville	200,000	March 30, 1869.	Perpetual.....	Fire	....
Capital Insurance Co.....	Springfield	100,000	March 10, 1869.	"	Fire, Marine & Casualty	.....
Carroll County Insurance Co.....	Mt. Carroll	500,000	March 29, 1869.	"	Fire	.....
Citizens' Insurance Co.....	Galena	500,000	March 15, 1869.	March 15, 1919.	Fire, Marine and other	.....
Coles County Insurance Co.....	Charleston	1,000,000	March 27, 1869.	Perpetual.....	Fire and Marine.....	.....
DeWitt County Insurance Co.....	Clinton	500,000	March 27, 1869.	"	" "	.....
Farmers' Mutual Insurance Co.....	Bradford Tp.....	Mutual	March 19, 1869.	"	Fire	Township Company.....
German Farmers' Fire Insurance Co.....	Massac Co.....	"	March 29, 1869.	"	Fire and Marine.....	Tp.Co.; 1870 charter annulled.

Green Garden Farmers' Fire Insurance Co....	Green Garden.....	Mutual	March 31,1869	March 31,1919.	Fire—Farm property..	.....
Hibernian Insurance Co	Chicago.....	$500,000	March 26,1869.	March 26,1919.	Fire and Marine.....	.....
Illinois Joint Stock Insurance Co.....	Effingham	1,000,000	March 31,1869	Perpetual.....	" "	.....
Libertyville Mutual Insurance Co.....	Lake Co.....	Mutual	March 26,1869	"	Fire	Rec. appointed Feb. 21,1880
Mutual Mill Insurance Co.....	Chicago; name ch	anged and com	plied Dec. 31,	1883; changed	Jan. 12, 1886, to.....	.....
Mutual Fire Insurance Co.....	.....	.....	.....	.....	.....	.....
Mechanics' Insurance Co.....	Chicago	$500,000	March 29,1869.	Perpetual.....	Fire and Marine.....	.....
Mechanics	Chicago	1,000,000	March 9,1869.	March 9,1919.	" "	.....
Metropoli	Metropolis.....	500,000	March 29,1869.	March 29,1919.	Fire	.....
Millers' at Co....	Springfield	500,000	June 19,1869 ..	Perpetual	Fire and Marine.....	.....
Moline Fi	Moline.....	500,000	March 30,1869.	"	" "	.....
Northwestern German Mutual Fire Ins. Co.	Chicago.....	Mutual	March 30,1869.	"	Fire	Disc'd in 1892; res'd. bus.
Western Manufacturers Mutual Ins. Co.....	Name changed Oct.	11,1880, and file	d annual state	ment in Jan.,	1881.....	in 1895; C. F. Ross apt'd receiver Dec. 31,1895 ....
Perry County Mutual Insurance Co.....	DuQuoin	Mutual	March 29,1869.	Perpetual.....	Fire	.....
Pike County Insurance Co.....	Pittsfield	$100,000	March 26,1869.	March 26,1919.	Fire, Marine & Theft..	.....
Randolph Insurance Co.....	Randolph.....	200,000	March 26,1869.	March 26,1919	Fire and Tornado	.....
.....	San Jose.	Mutual	June 19,1869...	Perpetual.....	Fire	.....
.....	Jacksonville.....	$5,000,000	June 19,1869...	"	Fire and Marine.....	.....
.....	Belleville.....	1,000,000	March 27,1869.	"	" "	.....
.....	Sterling City	Mutual	March 29,1869.	"	Life, Accident & other.	.....
Co.....	.....	"	March 29,1869.	"	Fire—local	Township Company.....
.....	Chicago	$1,000,000	March 31,1869.	"	Fire and Marine.....	.....
Union Co operative Insurance Co	Chicago	100,000	March 26,1869.	"	" "	.....
Union Fire and Marine Insurance Co.	Quincy	1,000,000	March 31,1869.	"	" " ...	.....
Union Mutual Insurance Co.....	Schaumberg	Mutual	March 10,1869.	"	Fire and Theft—local	.....
Watseka Mutual Insurance Co.....	Watseka	"	March 13,1869.	"	Fire and Marine.....	.....
Western Fire, Marine and Plate Glass Ins. Co.	Chicago	$3,000,000	April 5,1869...	"	Fire, Mar. & Plate Gl's	Reorganized and complied
Western Insurance Co.....	Aurora; name cha	nged and com	plied Sept. 19,	1868; re-insured	1884.....	Feb 24,1896.....
Western Metropolis Insurance Co.....	Chicago	$1,000,000	March 25,1869.	March 25,1919.	Fire and Marine	.....
Western Underwriters' Insurance Co..... ..	Alton...	5,000,000	March 18,1869.	March 18,1919	" "	.....
Woolen Manufacturers' Ins. Co. of the N W.	.....	Mutual	March 13,1869.	Perpetual.....	Fire	.....
.....	Chicago	$2,000,000	March 29,1869.	"	Fire and Marine.....	.....
.....	Chicago	500,000	March 29,1869	"	Life	.....
and Tea Co. ..	Chicago	2,000,000	April 9,1869..	"	Life, Fire and Marine..	.....
e Assurance Co	Chicago	100,000	March 30,1869	"	Life and Health	.....
.....	Galena	100,000	June 19,1869..	"	Life	.....
.....	Champaign.....	100,000	April 9,1869...	"	"	.....
Illinois Mutual Life Insurance Co	Chicago	Mutual	March 13,1869.	"	"	.....
Laboring Man's Life Insurance Co.....	Kewanee	$1,000,000	March 25,1869	"	"	1870, ceased business.....
Lincoln Life Insurance Co.....	Chicago	500,000	March 29,1869.	"	"	.....
Pike County Mutual Life Insurance Co.....	Pittsfield	Mutual	March 26,1869.	"	"	.....

List of Charters Granted—Concluded.

Name of Company.	Location.	Authorized Capital.	Date of Charter.	Expiration of Charter.	Insurance Authorized.	Remarks.
Republic Life Insurance Co.....	Chicago	$500,000	March 27, 1869.	March 27, 1919.	Life	Rec. appointed May 25, 1877
Rockford Life Insurance Co	Rockford	500,000	March 31, 1869.	Perpetual.....	"	.....
Safety Deposit Life Insurance Co.....	Chicago	Mutual	March 26, 1869.	"	"	Rec. appointed May 20, 1876
Sparta Mutual Life Insurance Co	Sparta	"	March 30, 1869.	"	Assessment Life.....	....
State Mutual Life Insurance Co. of Illinois...	Springfield	$100,000	March 13, 1869.	"	Life	.....
Teutonia Life Insurance Co.....	Chicago	500,000	March 15, 1869.	"	"	Rec. appointed Feb. 16, 1876
United States Life Insurance Co	Quincy	Mutual	March 31, 1869.	"	"	.....
Western Life Ins. Co. of the State of Illinois.	.....	$500,000	March 27, 1869.	"	"	.....

List of Companies organized in this State, under the General Law, since the year A. D. 1869.

Name of Company.							
Atlantic and Pacific Insurance Co.	Chicago	$153,700	Act Mar. 11, 1869	May 13, 1873	Fire	Rec'r app'ted Sept. 1, 1876.
Forest City Insurance Co.	Rockford	100,000	" "	July 21, 1874	"	
	Peoria	100,000	" "	March 15, 1876	"	
	Alton	Mutual	" "	Nov. 8, 1877	"	
	Alton	"	" "	March 31, 1879	"	Rec'r app'ted April 2, 1891.
Ins Co.	Rock Island	"	" "	June 11, 1880	"	License rev'ked Feb. 13, 1892
Ins. Co.	Rockford	"	" "	Feb. 10, 1881	"	
	Decatur	"	" "	June 7, 1883	"	Rec'r app'd Jan. 29, 1891
Co	Chicago	250,000	" "	Jan. 2, 1886	"	Re-insured Dec 19, 1891
Co	Rock Island	Mutual	" "	June 1, 1886	"	Receiver appointed
	Moline	"	" "	Sept. 27, 1886	"	Ceased bus. Oct. 20, 1891
	Alton	"	" "	June 2, 1887	"	" May 30, 1891
	Hyde Park	"	" "	Sept 1, 1887	"	
	Belleville	"	" "	Jan. 31, 1889	"	Re-ins in Am Fire of N Y.
	Batavia	"	" "	March 1, 1889	"	Rec'r app'd Feb. 4, 1891
ns. Co.	Moline	"	" "	May 20, 1889	"	Ceased bus. Oct. 17, 1891
Co	Chicago	"	" "	1889	"	Rec'r app'd April, 1891
	Chicago	"	" "	Sept. 1, 1889	"	
	Hyde Park	"	" "	Dec. 31, 1889	"	Doing no new business
	Chicago	100,000	" "	Oct. 26, 1892	"	
	Chicago	Mutual	" "	April 17, 1893	"	
	Chicago	"	" "	July 13, 1894	"	Edward B McKey app'd receiver Jan 14, 1896
Illinois Mutual Fire Insurance Co	Chicago	"	" "	Sept. 29, 1894	"	Edward B. McKey app'd receiver Dec. 10, 1895
Coal Operators' Mutual Fire Insurance Co.	Springfield	"	" "	Feb. 7, 1895	"	
rance Co.	Chicago	"	" "	March 7, 1895	"	
nsurance Co	Chicago	"	" "	March 16, 1895	"	
State of Illinois	Rockford	100,000	" "	April 1, 1895	"	
rance Co.	Chicago	Mutual	" "	May 9, 1895	"	Ceased bus., risks cancell'd
Insurance Co.	Chicago	"	" "	Sept. 5, 1895	"	

Table No. 1.

Detailed Statement of Assets of each Fire and Fire-Marine Insurance Company complying with the Insurance Laws of Illinois, as shown by their Annual Statements for the year ending December 31, 1895.

I. JOINT STOCK COMPANIES OF THIS STATE.

				Loans on collaterals.	Cash in office and in bank.	Interest due and accrued.	Premiums in due course of collection.	All other admitted assets.	Aggregate amount of available assets
Chicago ..... Chicago.	.....	$64,700 00	$4,931 25	$5,379 00	$825 08	$1,827 34	$6,076 57	$24,559 68	$1 8,298 92
Firemen's ..... Chicago.	$139,138 00	135,247 50	37,836 67	74,891 12	4,598 65	.....	7,950 60	.....	399,152 54
Forest City ..... Rockford.	9,178 89	350,102 92	12,650 00	42,450 00	29,510 63	12,366 45	57,040 00	.....	513,298 89
German ..... Freeport.	115,198 48	1,731,660 39	453,950 00	39,550 00	171,216 80	85,892 06	235,753 76	179,107 66	2,012,329 15
German Fire ..... Peoria.	10,000 00	259,630 83	.....	49,727 00	48,021 85	16,554 04	25,654 47	.....	409,588 17
Insu'ce Co of the State of Ill. Rockford.	.....	86,650 00	13,200 00	8,272 00	23,197 42	2,255 57	5,133 61	10 80	138,719 40
Rockford ..... Rockford	42,314 26	428,119 32	57,390 00	176,416 76	111,539 07	26,012 18	93,384 47	98,579 65	1,033,755 71
Traders' ..... Chicago.	6,312 37	223,550 00	1,318,349 55	47,500 00	73,816 90	10,582 13	53,324 08	15,485 10	1,748,920 13
Western Insurance Co. ..... Aurora.	.....	.....	.....	.....	29,945 78	.....	1,621 26	.....	31,567 04
Totals	$322,142 00	$3,279,660 96	$1,897,797 47	$444,195 89	$492,672 18	$155,489 75	$485,938 82	$317,742 89	$7,595,629 95

II. JOINT STOCK COMPANIES OF OTHER STATES.

*Ætna ..... Conn.	$200,000 00	$36,000 00	$9,298,980 50	$5,600 00	$752,512 97	$687 95	$534,644 96	.....	$10,828,426 38
*Agricultural ..... N. Y.	297,595 00	1,093,669 30	191,032 50	169,894 26	138,656 98	45,532 13	177,379 91	$7,892 46	2,121,652 54
Allemannia Fire ..... Pa	28,500 00	203,031 72	31,400 00	33,550 00	45,787 85	5,296 30	35,245 92	4,366 30	387,178 09
American ..... N. J.	258,977 20	1,470,422 06	764,440 00	.....	35,838 63	32,380 61	44,747 94	1,992 85	2,603,799 29
American ..... Mass.	.....	.....	506,457 00	15,000 00	23,875 18	2,594 51	19,924 76	.....	567,851 45
*American Central ..... Mo.	500,000 00	81,000 00	737,000 00	100,291 33	99,925 31	.....	92,970 47	.....	1,611,187 11
*American Fire ..... Pa.	255,014 31	1,101,254 18	731,568 65	55,200 00	86,936 59	22,220 69	91,616 51	7,425 65	2,351,236 58
American Fire ..... N. Y.	.....	14,500 00	608,661 00	.....	146,172 66	370 83	98,261 76	16,137 65	879,104 90
Armenia ..... Pa.	46,797 17	242,580 31	24,960 00	8,600 00	7,666 11	5,858 81	25,097 35	489 17	361,988 92
Assurance Lloyds of America ... N. Y	.....	.....	462,966 50	.....	139,916 12	3,333 33	58,616 26	.....	664,832 21
*Atlanta Home ..... Ga.	78,680 32	257,057 00	188,638 95	128,698 67	12,618 93	17,030 38	27,884 80	.....	710,609 05
Broadway ..... N. Y.	.....	.....	363,200 00	.....	8,634 62	5,516 66	47,105 78	1,953 78	425,410 84
Buffalo German ..... N. Y.	302,112 72	546,360 00	609,379 48	153,200 00	108,859 01	8,574 20	44,962 37	4,863 95	1,778,411 73
Capital Fire ..... N. H.	100,387 08	57,935 00	170,400 00	.....	38,746 41	1,543 75	51,217 35	2,652 54	422,882 08
*Citizens' ..... N. Y.	100,300 00	21,300 00	400,100 00	47,600 00	72,646 83	4,903 17	120,665 69	8,052 11	775,567 80

Citizens'.....Pa.	120,000 00	310,593 40	212,428 50	43,550 00	38,751 89	4,129 86	31,028 78	1,666 30	762,148 73
Citizens'.....Mo.	1,000 00	214,250 00	341,895 00	.....	26,861 45	10,152 92	35,311 21	.....	629,470 58
Commerce.....N. Y.	75,000 00	76,300 00	164,330 00	10,850 00	36,444 96	800 00	9,266 70	594 62	373,586 28
Commercial .....O.	.....	7,600 00	174,312 00	.....	2,069 85	1,488 91	11,076 41	20 00	196,567 17
Commercial Union Fire.....N. Y.	.....	.....	208,000 00	.....	11,745 48	1,000 00	5,217 04	9 31	220,971 83
Commonwealth .....N. Y.	.....	94,500 00	618,048 75	.....	44,425 56	7,908 93	25,683 87	.....	785,562 11
Concordia Fire.....Wis.	.....	517,905 00	185,600 00	.....	34,611 52	8,096 52	58,123 79	.....	754,336 83
*Connecticut Fire .....Conn.	146,525 00	854,750 00	1,576,355 00	12,455 00	163,803 20	.....	252,329 69	1,488 80	3,007,706 69
*Continental .....N. Y.	1,082,430 19	107,560 00	4,775,494 00	.....	522,287 66	77,569 40	350,787 19	195,749 81	7,111,828 25
*Delaware .....Pa.	160,000 00	112,200 00	924,624 00	.....	69,738 89	1,310 68	166,514 10	16,577 41	1,450,965 08
Detroit Fire and Marine.....Mich.	88,875 53	891,074 11	79,425 00	4,700 00	65,959 00	31,998 51	32,722 18	5,954 42	1,200,708 75
Dubuque Fire and Marine.....Ia.	.....	236,396 25	21,525 00	11,700 00	24,641 84	11,684 82	9,641 41	17,076 20	332,665 52
Eagle Fire.....N. Y.	425,000 00	28,000 00	681,880 00	.....	24,677 79	8,775 75	33,424 26	4,549 90	1,201,257 60
Equitable Fire and Marine.....R. I.	129,900 00	125,500 00	280,961 50	.....	35,220 00	181 00	43,662 92	1,218 00	616,643 42
Eureka Fire and Marine.....O.	20,650 00	.....	217,057 00	2,750 00	14,854 93	2,507 79	34,413 01	7,109 65	299,342 88
Farmers and Merchants' .....Neb.	11,187 44	84,064 88	75,325 48	.....	38,120 48	4,587 95	3,590 86	24,852 72	241,729 31
Farragut Fire.....N. Y.	6,000 00	12,930 00	237,421 00	6,900 00	22,644 87	309 28	23,001 08	2,951 13	312,157 36
*Fire Ass'n of Philadelphia .....Pa.	202,900 00	1,891,829 51	2,297,414 00	89,499 00	311,150 31	63,958 55	516,384 24	3,096 78	5,376,282 39
Fire Ins. Co. of the Co. of Phila..Pa.	67,500 00	196,899 00	524,206 75	31,237 50	33,942 59	3,527 87	14,248 93	5,135 09	876,747 73
Firemen's.....Md.	146,875 00	.....	488,184 60	.....	37,671 46	7,445 78	25,200 66	2,753 66	708,131 11
Firemen's.....N. J.	122,516 01	1,011,561 00	805,027 29	.....	9,001 08	21,364 77	35,186 45	300 00	2,004,956 60
Firemen's Fire.....Mass.	.....	211,700 00	628,741 00	1,000 00	31,361 19	7,747 91	11,817 35	.....	892,367 45
*Fireman's Fund .....Cal.	416,700 00	492,243 85	1,635,979 00	178,301 65	198,297 39	12,085 96	369,500 75	75,987 28	3,374,095 88
Franklin Fire .....Pa.	279,000 00	233,808 00	2,299,450 00	197,500 00	89,751 27	4,819 38	65,242 93	.....	3,169,551 58
*German American.....N. Y.	25,000 00	.....	5,632,085 00	.....	396,674 09	7,307 67	418,702 32	.....	6,479,769 08
German Fire .....Pa.	49,200 00	216,717 17	144,591 50	1,000 00	33,047 92	4,400 58	26,886 49	152 00	475,995 66
*Germania Fire.....N. Y.	455,281 51	265,000 00	2,610,693 75	.....	90,789 55	6,191 25	190,734 67	17,348 45	3,636,039 18
Germania..... .....La.	66,814 84	1,400 00	161,210 00	2,800 60	6,072 53	.....	36,877 87	1,561 06	276,736 30
Girard Fire and Marine.....Pa.	307,500 00	813,910 00	417,944 17	57,900 00	103,975 16	16,034 93	114,927 35	23,685 48	1,855,877 09
*Glens Falls .....N. Y.	44,650 00	860,873 81	1,464,825 00	3,722 00	133,589 25	17,013 71	86,477 66	34 73	2,611,186 16
Globe Fire .....N. Y.	.....	24,500 00	301,045 00	.....	21,255 41	460 00	60,676 29	.....	407,936 70
Grand Rapids Fire.....Mich.	7,500 00	247,870 13	13,766 25	76,927 00	63,828 17	5,837 08	23,770 65	.....	438,999 28
*Greenwich .....N. Y.	200,000 00	1,100 00	864,562 50	1,400 00	95,926 61	63 00	151,583 66	21,995 02	1,336,630 79
*Hanover Fire .....N. Y.	450,000 00	22,000 00	1,676,726 00	.....	112,088 11	12,551 66	177,493 08	1,268 35	2,452,127 20
*Hartford Fire.....Conn.	385,775 60	1,316,000 00	5,081,076 20	9,800 00	1,088,291 95	24,177 22	1,042,418 69	21,120 63	8,918,660 29
*Home .....N. Y.	1,705,895 91	463,009 13	6,164,595 93	426,550 00	469,914 59	52,185 92	511,264 45	8,962 61	9,797,378 54
Home Fire .....Md.	1,000 00	9,000 00	220,013 50	.....	6,830 82	228 00	.....	30 00	237,102 32
*Home Mutual.....Cal.	255,500 00	365,403 00	34,442 00	22,100 00	56,085 14	8,602 07	79,962 71	14,223 75	836,268 67
Howard Fire ....Md.	15,000 00	49,800 00	207,401 00	300 00	7,465 72	1,505 12	916 50	174 05	282,562 39
*Ins. Co. of North America.....Pa.	401,205 62	2,451,733 76	4,470,130 38	13,400 00	759,625 96	40,473 66	828,923 56	86,774 00	9,055,266 94

Table No. 1—Continued.

Name of Company.	Real estate owned by company.	Loans on bonds and mortgages.	Bonds and stocks owned by company.	Loans on collaterals.	Cash in office and in bank.	Interest due and accrued.	Premiums in due course of collection.	All other admitted assets.	Aggregate amount of available assets.
Ins. Co. of the State of Pa.....Pa.	$336,865 38	$66,250 00	$185,420 83	.....	$76,557 66	$3,011 91	$51,813 67	$26,473 61	$746,393 06
Kings County Fire.....N. Y	95,000 00	16,000 00	212,344 00	.....	5,767 06	3,072 04	5,522 63	630 00	368,335 73
Lumbermen's ..... Pa.	85,400 00	425,017 52	476,935 00	$48,700 00	11,480 80	10,282 15	30,214 66	1,906 50	1,089,936 63
Manufacturers and Merchants.....Pa	45,000 00	262,110 01	103,505 00	27,260 00	35,284 02	4,544 70	22,821 64	2,047 21	502,572 58
Mechanics' .....Pa.	87,000 00	351,105 00	312,539 00	23,500 00	26,428 72	9,254 79	46,317 63	168 32	856,313 46
*Mechanics and Traders' .....La.	130,500 00	.....	353,865 00	.....	66,849 54	.....	59,382 59	17,250 50	627,847 63
Merchants' .....N. J.	302,948 25	295,400 00	636,830 00	6,500 00	70,191 61	11,443 40	127,419 37	1,561 31	1,452,283 94
Merchants'.....R. I.	.....	98,800 00	327,305 00	7,165 50	41,168 59	2,658 02	25,748 75	13,324 91	516,170 77
Mercantile Fire and Marine.....Mass.	.....	90,000 00	452,693 00	.....	47,804 93	1,866 76	22,780 67	82 74	615,178 10
Michigan Fire and Marine .....Mich.	52,859 27	546,038 00	64,625 00	3,225 60	56,543 70	18,244 27	61,470 40	438 06	803,444 30
Milwaukee Mechanics'.....Wis.	45,000 00	1,130,997 65	762,547 20	.....	127,380 30	33,541 00	136,182 52	.....	2,235,648 67
*National Fire.....Conn.	263,480 75	685,563 97	2,141,086 00	.....	225,290 80	16,104 34	401,115 88	.....	3,732,641 74
National Standard .....N. Y.	.....	.....	.....	.....	400,000 00	.....	.....	.....	400,000 00
Newark Fire.....N. J.	51,200 00	282,690 00	258,787 50	.....	29,215 68	8,147 34	18,780 76	257 08	649,028 31
New Hampshire Fire .....N. H.	44,250 00	589,476 66	1,374,085 00	66,700 00	100,345 67	.....	168,061 15	.....	2,342,918 48
New York Fire.....N. Y.	100,000 00	7,625 00	192,250 00	.....	3,094 98	3,010 74	21,786 43	158 70	327,925 80
Niagara Fire..... .....N. Y.	985,500 00	25,150 00	738,310 00	.....	156,670 61	3,156 45	191,047 31	35,045 84	2,134,879 71
North River.....N. Y.	.....	83,500 00	463,800 00	4,000 00	61,482 17	4,106 71	35,899 85	.....	652,788 73
Northwestern National .....Wis.	.....	773,856 67	938,025 00	.....	144,315 81	9,631 35	91,020 18	.....	1,956,852 01
Norwalk Fire.....Conn	.....	.....	332,659 25	.....	25,448 48	.....	21,375 42	11 50	379,494 65
Norwood.....N. Y.	.....	.....	260,341 18	.....	67,654 85	541 66	124,247 02	.....	452,784 71
*Orient.....Conn.	48,219 86	193,414 30	1,464,985 14	6,930 00	118,761 18	12,478 54	265,511 96	732 47	2,111,033 45
Pacific Fire.....N. Y.	.....	260,500 00	387,761 00	.....	24,811 94	5,511 88	57,211 91	267 01	736,063 74
*Pennsylvania Fire.....Pa.	182,500 00	877,520 00	2,845,739 00	197,200 00	76,971 17	18,656 12	215,637 66	1,399 20	4,410,923 15
*Phenix..... .....N. Y.	479,000 00	120,600 00	3,742,897 50	.....	499,906 67	12,325 75	706,344 60	3,472 94	5,564,544 46
*Phœnix.....Conn	476,917 68	225,340 29	3,594,743 00	31,700 00	169,040 12	15,089 85	505,676 87	22,971 87	5,041,479 68
Providence-Washington.....R I.	.....	.....	1,186,340 00	.....	66,109 21	.....	178,221 41	48,610 33	1,479,280 95
*Queen Ins.Co. of America.....N. Y.	25,000 00	.....	2,965,048 86	.....	314,629 45	45,223 96	290,023 02	1,007 17	3,640,936 46
Reading Fire.....Pa.	60,921 00	332,680 66	224,800 00	50,325 00	53,450 17	4,545 56	28,645 27	1,957 55	757,325 51
Reliance .....Pa.	90,000 00	221,260 00	564,915 00	.....	27,245 98	2,630 80	46,928 51	916 50	953,896 79
*Rochester German.....N. Y.	191,855 73	349,115 00	199,100 00	.....	80,465 21	10,367 03	55,879 87	....	886,782 84
Rutgers Fire.....N.Y.	69,500 00	28,700 00	217,630 00	.....	18,476 21	2,102 26	14,467 51	.....	350,875 98
Saginaw Valley Fire and Marine.Mich.	.....	123,300 00	23,943 00	119,786 00	4,700 98	6,668 71	11,519 41	.....	289,918 05
St. Paul Fire and Marine.....Minn.	458,827,19	508,899 93	618,430 00	249,506 08	116,323 91	.....	190,110 37	27,863 01	2,164,959 44

Security	Conn.	78,600 00	133,145 00	389,368 73	13,070 00	64,550 29	2,576 90	78,973 04	4,197 60	706,481 56
Security Fire	Ohio			214,304 50	3,872 50	10,022 17	2,448 07	34,331 76	2,396 14	267,877 14
Schuylkill Fire	Pa		52,850 00	82,711 99		106,081 31	623 53	25,119 02		267,340 85
Springfield Fire and Marine	Mass	134,000 00	531,735 00	2,618,972 00	57,096 30	197,196 14	38,892 66	239,461 01	1,015 16	3,793,315 17
Spring Garden	Pa	338,600 00	190,150 00	708,686 00	25,500 00	30,444 68	4,760 35	61,581 95	2,382 31	1,357,185 29
Standard Fire	N. J.		15,450 00	166,288 75		3,753 37	1,712 28	10,159 31	482 78	197,776 89
*Sun Mutual	La.	52,500 00		721,021 80		148,568 86		77,037 05		999 127 71
Teutonia	La.	40,000 00	12,850 00	411,675 00		53,535 70		61,756 77		579,820 47
Union	Pa.	160,000 00	9,900 00	356,818 52	12,500 00	26,521 06	1,368 84	58,709 65	3,194 37	628,011 92
United Firemen's	Pa.	138,850 00	690,953 94	341,285 00	79,000 00	68,152 70	15,288 27	38,959 12	7,390 98	1,866,629 96
*United States Fire	N Y.		312,500 00	234,490 00		46,837 20	3,235 51	57,240 62	201 12	654,504 45
*Virginia Fire and Marine	Va	186,455 00	186,901 57	241,152 00	29,905 40	8,982 25	6,349 70	77,210 35	1,655 00	690,611 27
Washington	Ohio	62,398 02	200 66	160,692 50		23,069 75	1,537 25	6,388 11	709 75	253,986 04
*Westchester Fire	N Y.	207,000 00	474,100 00	904,400 00		112,226 80	4,478 23	231,744 59		1,933,944 62
Western	Pa.	62,000 00	206,935 00	169,655 00		33,000 56	3,013 00	29,846 24		503,469 80
*Williamsburg City Fire	N. Y.	629,000 00	296,050 00	442,830 00	6,900 00	30,792 74	4,926 65	77,112 80	7,731 27	1,494,685 97
Totals		$16,782,594 58	$32,006,453 35	$100,636,414 98	$3,903,618 64	$11,849,779 45	$1,012,883 77	$12,778,395 96	$254,522 78	$179,414,613 26

III. FOREIGN COMPANIES—U. S. BRANCHES.

*Atlas Assurance	Eng.			$619,287 50		$54,641 93	$7,579 50	$98,725 24		$781,227 17
*British America Assurance	Can.			787,585 52		30,493 96	9,365 00	177,720 50	$16,069 58	1,021,234 56
*British and Foreign Marine, ltd	Eng.			838,728 18		67,143 74		422,626 18	25,532 92	1,353,980 97
*Caledonian	Scot		$50,000 00	1,423,912 50		187,677 64	17,921 65	112,365 65	13,396 89	1,805,404 34
*Commercial Union Assur'ce, ltd.	Eng	$870,395 85		1,410,657 50		535,922 07	28,212 48	418,497 30	29,355 96	3,293,031 16
*General Marine	Ger.			219,500 00		34,925 34		38,219 45	2,103 13	294,147 92
*Hamburg Bremen Fire	Ger			1,908,675 00	$30,000 00	83,710 68	1,000 00	107,338 31		1,355,723 99
*Imperial Fire	Eng	476,634 70		529,436 38		132,004 38	5,091 67	196,013 84	2,778 50	1,631,946 37
*Lancashire	Eng.	385,585 72		1,539,502 50		126,331 49		244,436 33		2,087,856 04
*Lion Fire	Eng		192,950 00	264,912 50		124,245 50	10,639 89	63,959 51		676,707 40
	Eng.	1,752,000 00	3,588,316 64	1,826,025 00		415,291 18	48,184 14	845,782 10	28,389 00	8,505,434 06
	Eng		15,000 00	1,588,445 00		249,580 36	5,999 59	218,663 53	47,024 35	2,124,693 10
	Eng	290,125 00		1,750,445 00		89,402 94		289,639 08	15,715 25	2,444,595 52
*Manchester Fire Assurance	Eng.			1,648,470 00		67,441 00	6,697 50	297,072 00	1,349 00	2,020,629 50
Mannheim	Ger			341,800 00		9,686 79		32,058 69	5,087 16	388,632 54
*Marine—limited	Eng.			395,000 00		23,325 35		66,332 44	23,337 56	497,496 35
*Northern Assurance	G. B.	115,000 00		1,341,917 07		87,925 67	3,650 00	216,342 34	2,357 69	1,766,894 37
*North British and Mercantile	G. B.		450,000 00	2,807,359 00		201,211 15	54,057 00	406,196 79	5,009 87	3,795,855 81
North German Fire	Ger.		30,000 00	327,176 00		87,510 59		120,788 69		565,474 48
*Norwich Union Fire	Eng.		40,000 00	1,521,504 17		251,220 41	150 00	155,185 25	9 46	1,968,069 29

Table No. 1—Concluded.

Name of Company.	Real estate owned by company.	Loans on bonds and mortgages.	Bonds and stocks owned by company.	Loans on collaterals.	Cash in office and in bank.	Interest due and accrued.	Premiums in due course of collection.	All other admitted assets.	Aggregate amount of available assets.
*Palatine.....Eng.	.....	$50,000 00	$1,785,151 00	.....	$567,268 70	$200 00	$383,616 58	.....	$2,786,236 28
*Phœnix Assurance.....Eng	.....	.....	1,556,815 00	.....	673,292 72	.....	217,929 78	$7,206 33	2,455,245 83
Prussian National.....Ger.	$800 00	.....	600,287 50	.....	58,224 60	9,910 83	106,057 76	11,132 35	786,413 04
Reliance Marine—limited.....Eng.	.....	.....	328,275 00	.....	2,914 80	4,506 25	13,841 66	12,807 26	362,614 97
*Royal .....Eng.	1,756,156 24	291,000 00	4,070,415 00	.....	478,556 83	4,984 99	656,984 27	25,095 78	7,283,193 11
†*Royal Exchange Assurance....Eng.	.....	.....	272,800 00	.....	2,859 22	2,676 00	37,752 68	1,704 21	317,792 11
*Scottish Union and National ...Scot.	34,389 94	1,465,689 68	895,405 05	.....	287,164 24	38,915 84	253,596 70	2,610 22	2,977,771 67
*Sea—limited .....Eng.	.....	.....	256,989 80	.....	41,332 48	.....	61,228 31	25,621 69	385,172 28
Standard Marine—limited.....Eng.	.....	.....	308,125 00	.....	2,969 85	.....	22,661 72	26,508 77	355,265 34
*Sun Insurance Office.....Eng.	270,000 00	208,000 00	1,323,560 00	.....	179,134 08	26,707 07	287,018 07	1,778 50	2,291,197 72
Svea Fire and Life.....Sweden	.....	.....	237,399 84	.....	15,730 14	.....	8,701 77	.....	261,831 75
Switzerland Marine.....Switz	.....	.....	207,500 00	.....	6,264 12	.....	.....	14,412 24	228,176 36
*Thames and Mersey Marine—l'd.Eng.	.....	.....	427,400 00	.....	28,224 36	.....	54,806 84	6,864 58	517,295 78
Transatlantic Fire.....Ger.	.....	.....	577,660 00	$20,000 00	21,824 46	.....	84,652 86	.....	704,137 32
*Union Assurance Society.....Eng.	.....	.....	809,768 50	.....	46,707 89	.....	143,565 36	.....	1,000,041 75
*Union Marine—limited.....Eng.	.....	.....	426,804 80	.....	11,119 74	.....	37,320 59	2,919 81	478,164 94
*Western Assurance.....Can.	.....	20,000 00	908,197 98	.....	214,304 25	.....	274,740 25	33,977 50	1,451,219 98
Totals	$5,960,067 45	$6,365,958 32	$37,302,387 19	$40,000 00	$5,448,478 90	$281,832 40	$7,175,810 36	$392,635 50	$62,997,185 12

† Certificate filed shows $34,000 00 additional assets placed in hands of U. S. branch trustees after date of annual statement.

IV. MUTUAL COMPANIES OF THIS STATE.

Addison Farmers' Mutual ....Addison	.....	$21,129 75	$1,100 00	.....	$3,995 29	$265 00	$2,178 35	.....	$28,668 39
Coal Operators' Mut. Fire..Springfield	.....	.....	.....	.....	5,565 33	.....	4,463 93	.....	10,029 26
Garden City Mutual Fire.....Chicago	.....	.....	.....	.....	2,565 97	.....	3,100 98	.....	5,666 95
Lumberman's Mutual.....Chicago	.....	.....	4,300 00	.....	5,214 44	.....	469 52	.....	9,983 96
Manufacturers and Mer.'s Mut.Rockf'd	.....	8,800 00	10,000 00	$35,612 50	33,180 10	2,061 25	10,011 37	.....	91,665 22

Millers' Mut. Fire Ins. As'n of Ill. Alton	$2,500 00	.....	39,315 00	.....	51,949 81	1,421 00	2,588 88	.....	97,724 69
Millers' National.....Chicago	.....	47,500 00	475,175 00	20,000 00	24,488 15	9,628 46	4,250 59	.....	580,992 20
Mill Owner's Mutual Fire ....Chicago	.....	5,500 00	.....	.....	12,067 02	36 50	2,417 30	.....	20,040 82
Protection Mutual Fire.....Chicago	399 73	68,350 00	.....	.....	13,088 32	1,470 37	7,446 96	$2,569 20	93,324 58
Pulaski Mutual Fire.....Chicago	.....	10,420 00	.....	.....	1,680 92	.....	.....	.....	12,100 92
Reliance Mutual Fire.....Chicago	810 00	4,100 00	.....	.....	2,562 72	53 25	2,040 58	386 53	9,453 08
Totals.....	$3,209 73	$160,799 75	$529,890 00	$55,612 50	$156,328 07	$14,935 88	$38,913 46	$2,955 73	$962,645 07

V. MUTUAL COMPANIES OF OTHER STATES.

Atlas Mutual Fire.....Mass.	.....	.....	$77,725 00	.....	$64,445 89	$1,033 00	$60,992 57	.....	$204,196 46
Atlantic Mutual Fire.....R. I	.....	.....	16,145 00	.....	16,186 74	150 00	6,295 97	.....	38,777 71
Commercial Mutual.....R. I	.....	.....	.....	.....	10,366 62	28 04	4,921 34	.....	15,316 00
Central Manufacturers' Mutual..Ohio	.....	$1,500 00	55,500 00	.....	26,807 16	33 75	6,654 42	.....	89,495 33
Cotton & Woolen Man'f's' Mut..Mass.	.....	.....	193,181 22	.....	40,365 12	3,329 15	7,081 23	$550 50	244,507 22
Farmers' Fire.....Pa.	$36,500 00	194,560 00	309,694 50	$1,000 00	61,805 11	5,043 58	34,822 00	94 16	643,519 35
Indiana Millers' Mutual Fire ....Ind.	.....	25,100 00	.....	4,475 00	8,319 19	510 10	16,437 45	.....	54,831 74
Keystone Mutual Fire. .....Pa.	.....	.....	85,115 00	.....	15,519 76	800 00	2,870 47	.....	104,305 23
Manton Mutual Fire.....Pa	.....	.....	35,680 00	.....	13,914 18	212 50	2,590 69	.....	52,397 37
Mercantile Mutual Fire.....R. I.	.....	.....	84,837 00	1,000 00	26,364 68	707 50	4,269 29	.....	117,178 47
*Mutual Fire.....N. Y.	.....	.....	784,800 00	.....	83,438 97	5,461 00	92,743 30	.....	966,443 27
Old Colony Mutual.....Mass.	.....	.....	.....	.....	23,586 24	.....	24,579 81	275 82	48,440 86
Phil. Manufacturers' Mut. Fire .. Pa.	.....	.....	108,883 25	.....	5,454 65	1,323 49	2,346 33	.....	118,007 72
Rubber Manufacturers' Mutual..Mass.	.....	.....	196,958 76	.....	29,845 65	3,686 79	6,177 19	555 50	237,223 89
Security Mutual Fire.....R. I.	.....	.....	.....	.....	9,527 53	.....	19,065 79	.....	28,593 32
Wachusett Mutual Fire.....Mass.	.....	.....	.....	.....	21,469 01	.....	13,876 51	110 75	35,456 27
Totals	$36,500 00	$221,160 00	$1,918,519 73	$6,475 00	$456,416 50	$22,318 90	$305,713 85	$1,586 23	$2,998,690 21
Grand aggregate.....	23,104,533 71	42,064,033 38	142,315,009 27	3,539,892 02	17,903,670 10	1,497,410 65	20,784,772 35	1,569,443 13	252,768,763 61

*Special deposite—see table No. 6.

TABLE NO. 2.

Detailed Statement of Liabilities of Fire and Fire-Marine Insurance Companies complying with the Insurance Laws of Illinois, as shown by their Annual Statements for the year ending December 31, 1895.

I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	Losses adjusted, unadjusted and resisted.	Unearned premiums on fire and inland, and total premiums on marine risks.	Amount due on dividends, scrip, interest and for borrowed money.	All other claims against the company other than paid-up capital.	Aggregate amount of all liabilities.	Paid-up capital.	Surplus as regards policyholders.	Surplus over paid up capital.	Impairment of capital.
Chicago ..... Chicago.	$8,182 11	$4,044 93	$48 00	$2,086 36	$14,361 42	$100,000 00	$93,987 50	.....	$6,062 50
Firemen's ..... Chicago.	24,708 66	61,300 04	.....	5,965 45	91,974 15	250,000 00	307,178 39	$57,178 39	.....
Forest City ..... Rockford.	4,131 05	264,657 45	.....	8,088 87	276,877 37	100,000 00	236,421 52	136,421 52	.....
German ..... Freeport.	102,576 68	1,917,691 06	.....	16,946 68	2,037,214 37	200,000 00	975,114 78	775,114 78	.....
German Fire ..... Peoria.	24,523 08	109,720 68	.....	5,130 88	139,374 64	200,000 00	270,213 53	70,213 53	.....
Ins. Co. of the State of Ill.. Rockford.	.....	23,421 00	.....	1,722 30	25,143 30	100,000 00	113,576 10	13,576 10	.....
Rockford ..... Rockford.	46,946 49	645,670 98	.....	30,088 36	722,705 83	200,000 00	311,049 88	111,049 88	.....
Traders' ..... Chicago	88,874 79	472,511 59	.....	28,460 39	589,846 77	500,000 00	1,159,073 36	659,073 36	.....
Western Insurance Co..... Aurora.	.....	§2,802 56	.....	104 90	2,907 46	25,450 00	28,659 58	3,209 58	.....
Totals	$299,942 81	$3,501,820 31	$48 00	$98,594 19	$3,900,405 81	$1,675,450 00	$3,495,224 64	$1,825,837 14	$6,062 50

§ Includes $479.30 of unearned premiums on plate glass risks in force.

II. JOINT STOCK COMPANIES OF OTHER STATES.

†Ætna ..... Conn.	$393,242 19	$2,909,977 62	$52,306 39	$165,179 81	$3,520,706 01	$4,000,000 00	$7,807,720 37	$3,807,720 37	.....
†Agricultural ..... N. Y.	114,428 12	1,250,622 27	75 00	44,766 90	1,409,892 29	500,000 00	711,760 25	211,760 25	.....
Allemannia Fire..... Pa.	22,886 43	103,280 50	194 85	10,048 37	136,410 15	200,000 00	250,767 94	50,767 94	.....
American..... N. J.	51,404 35	433,073 82	5,150 15	10,740 06	550,368 38	600,000 00	2,053,430 91	1,453,430 91	.....
American ..... Mass.	23,765 09	148,976 55	1,364 67	6,728 29	180,829 60	300,000 00	387,021 85	87,021 85	.....
†American Central..... Mo.	133,996 50	659,153 57	.....	13,945 57	807,095 64	600,000 00	804,091 47	204,091 47	.....
†American Fire..... Pa.	168,234 11	842,363 58	563,632 17	13,742 41	1,587,972 27	500,000 00	768,264 26	268,264 26	.....
American Fire ..... N. Y.	87,653 13	192,683 63	16,123 15	25,658 98	322,068 89	392,150 00	557,085 01	164,935 01	.....
Armenia ..... Pa.	15,967 28	84,323 46	534 00	5,019 47	105,844 21	250,000 00	256,144 71	6,144 71	.....
Assurance Lloyds of America... N. Y.	9,459 28	142,579 58	45,458 70	14,099 84	211,597 35	310,000 00	453,284 86	143,284 86	.....

†Atlanta Home	Ga.	13,478 12	93,866 45		4,247 39	111,591 96	500,000 00	599,017 09	99,017 09	
Broadway	N. Y.	25,454 29	144,864 00	5,000 00	7,520 00	182,838 29	200,000 00	243,572 55	43,572 55	
Buffalo German	N. Y.	23,785 68	353,599 99		8,601 00	285,986 67	200,000 00	1,392,425 06	1,192,425 06	
Capital Fire	N. H.	23,421 27	135,913 24	30,236 66	11,918 53	206,489 70	200,000 00	216,392 38	16,392 38	
†Citizens'	N. Y.	39,565 89	291,329 20	52,063 60	15,839 19	398,797 88	300,000 00	376,769 92	76,769 92	
Citizens'	Pa.	23,788 07	162,581 15		7,671 46	193,990 68	500,000 00	568,158 05	68,158 05	
Citizens'	Mo.	18,267 17	139,530 70		8,637 51	166,435 38	200,000 00	463,035 20	263,035 20	
Commerce	N. Y.	10,820 00	95,913 35		2,214 20	108,947 55	200,000 00	264,638 73	64,638 73	
Commercial	Ohio.	13,709 63	44,946 11	18,000 00	1,076 28	74,732 02	100,000 00	121,835 15	21,835 15	
Commercial Union Fire	N. Y.	12 65	8,637 54		680 17	9,330 36	200,000 00	211,641 47	11,641 47	
Commonwealth	N. Y.	19,664 44	98,635 09	1,200 00	2,895 09	122,394 62	500,000 00	663,167 49	163,167 49	
Concordia Fire	Wis.	32,313 76	381,566 75		14,433 86	426,314 37	200,000 00	326,022 46	126,022 46	
†Connecticut Fire	Conn.	239,126 00	1,313,150 28		59,000 00	1,611,276 28	1,000,000 00	1,396,430 41	396,430 41	
†Continental	N. Y.	356,794 36	8,479,540 54	45,342 52	257,287 00	4,138,914 42	1,000,000 00	2,972,913 88	1,972,913 88	
†Delaware	Pa.	48,841 00	463,948 74	81,699 34	14,287 46	606,721 54	702,875 60	842,943 54	139,968 54	
Detroit Fire and Marine	Mich.	15,512 99	167,876 26		8,223 83	191,613 13	400,000 00	1,009,095 62	609,095 62	
Dubuque Fire and Marine	Ia.	8,975 00	86,797 50		1,928 28	97,700 78	100,000 00	231,964 74	134,964 74	
Eagle Fire	N. Y.	21,514 80	208,998 34	2,079 54	13,826 03	241,418 71	300,000 00	959,838 89	659,838 89	
Equitable Fire and Marine	R. I.	17,628 00	192,041 47	546 12	5,796 13	216,011 72	300,000 00	400,631 70	100,631 70	
Eureka Fire and Marine	Ohio.	11,737 19	88,834 08	12,974 47	4,274 26	117,819 95	100,000 00	181,522 43	81,522 43	
Farmers' and Merchants'	Neb.	8,609 66	121,537 12		3,249 61	133,396 39	100,000 00	108,332 92	8,332 92	
Farragut Fire	N. Y.	10,984 42	68,815 81	250 00	3,891 28	83,941 51	200,000 00	228,215 85	28,215 85	
†Fire Ass'n of Philadelphia	Pa.	313,897 83	1,807,017 87	1,924,533 29	179,087 54	4,224,536 53	500,000 00	1,151,695 86	651,695 86	
Fire Ins. Co. of the Co. of Phila.	Pa.	15,648 98	80,528 81	231,246 95	3,090 48	330,515 17	400,000 00	546,282 56	146,282 56	
Firemen's	Md.	38,041 72	180,052 69	2,525 17	5,796 15	226,415 73	378,000 00	481,715 38	103,715 38	
Firemen's	N. J.	25,654 21	259,178 44	2,405 55	9,173 39	296,411 59	600,000 00	1,706,545 01	1,106,545 01	
Firemen's Fire	Mass.	11,831 21	172,296 62	1,712 00	3,397 85	189,239 68	400,000 00	706,127 77	306,127 77	
†Fireman's Fund	Cal.	125,439 42	1,179,381 38		117,827 63	1,422,648 43	1,000,000 00	1,951,447 45	951,447 45	
Franklin Fire	Pa.	41,509 42	454,851 00	1,193,858 62	8,838 90	1,699,057 94	400,000 00	1,470,493 64	1,070,493 64	
†German American	N. Y.	368,653 60	2,528,983 52	8,264 89	194,063 59	3,108,965 63	1,000,000 00	3,375,783 45	2,375,783 45	
German Fire	Pa.	29,584 00	163,935 78		5,658 33	199,178 06	200,000 00	276,817 60	76,817 60	
†Germania Fire	N. Y.	74,300 10	1,237,575 78		60,061 95	1,371,937 80	1,000,000 00	2,264,101 38	1,264,101 38	
Germania	La.	17,068 07	61,373 83		4,065 00	82,506 90	200,000 00	194,229 40		$5,770 60
Girard Fire and Marine	Pa.	44,388 08	386,422 52	534,106 21	45,711 07	1,008,577 83	300,000 00	847,299 26	547,299 26	
†Glens Falls	N. Y.	32,808 85	847,664 63	10,000 00	18,578 84	904,052 32	200,000 00	1,707,133 84	1,507,133 84	
Globe Fire	N. Y.	31,280 40	120,010 84		20,380 46	171,671 70	200,000 00	236,265 00	36,265 00	
Grand Rapids Fire	Mich.	15,764 65	165,165 67		3,961 77	184,892 09	200,000 00	254,107 19	54,107 19	
†Greenwich	N. Y.	195,259 84	717,508 88	931 50	27,945 00	941,644 72	200,000 00	394,986 07	194,986 07	
†Hanover Fire	N. Y.	187,495 41	1,068,547 60		29,777 94	1,286,820 95	1,000,000 00	1,166,306 25	166,306 25	
†Hartford Fire	Conn.	593,773 08	4,294,157 54		75,000 00	4,962,930 62	1,250,000 00	3,955,729 67	2,705,729 67	

Table No. 2—Continued.

Name of Company.	Losses adjusted, unadjusted and resisted.	Unearned premiums on fire and inland, and total premiums on marine risks.	Amount due on dividends, scrip, interest and for borrowed money.	All other claims against the company other than paid-up capital.	Aggregate amount of all liabilities	Paid-up capital.	Surplus as regards policy holders.	Surplus over paid-up capital.	Impairment of capital.
†Home.....N. Y.	$569,245 26	$4,366,633 00	$300 00	$120,482 72	$5,116,660 98	$3,000,000 00	$4,680,717 56	$1,680,717 56	.....
Home Fire.....Md.	9,868 13	43,328 80	4,320 05	.....	57,516 98	100,000 00	179,585 34	79,585 34	.....
†Home Mutual.....Cal.	16,136 14	196,498 89	.....	16,026 25	228,655 78	300,000 00	607,612 89	307,612 89	.....
Howard Fire.....Md.	3,079 50	19,358 26	3,949 70	.....	26,387 46	185,000 00	256,174 98	71,174 98	.....
†Ins. Co. of North America.....Pa	445,948 58	3,065,117 85	779,739 28	78,064 61	4,368,870 32	3,000,000 00	4,691,396 62	1,691,396 62	.....
Ins. Co. of the State of Pa.....Pa.	21,993 75	182,068 90	248,322 42	7,772 05	460,172 12	200,000 00	286,220 94	86,220 94	.....
Kings County Fire.....N. Y.	16,761 84	28,370 38	534 00	1,880 34	47,549 56	150,000 00	320,786 17	170,786 17	.....
Lumbermen's.....Pa.	20,495 77	115,840 65	228,042 52	13,920 92	378,299 86	250,000 00	711,686 77	461,686 77	.....
Manufacturers' and Merchants'...Pa.	26,494 89	129,070 52	.....	2,529 62	158,095 03	250,000 00	344,477 55	94,477 55	....
Mechanics'.....Pa.	34,197 01	146,171 32	219,597 98	18,677 13	418,643 44	250,000 00	437,670 02	187,670 02	.....
†Mechanics' and Traders'.....La.	35,182 87	180,797 04	17,500 00	12,071 84	245,551 75	350,000 00	382,295 88	32,295 88	.....
Merchants'.....N. J.	110,002 26	654,918 30	469 52	36,305 25	801,690 33	400,000 00	650,593 61	250,593 61	.....
Merchants'.....R. I	20,663 12	189,876 76	1,200 00	2,664 98	214,404 86	200,000 00	301,765 91	101,765 91	.....
Mercantile Fire and Marine.....Mass.	25,145 00	147,110 14	859 34	6,714 94	179,829 42	400,000 00	435,348 68	35,348 68	.....
Michigan Fire and Marine.....Mich.	17,702 32	223,792 86	.....	16,838 53	258,333 71	400,000 00	545,110 59	145,110 59	.....
Milwaukee Mechanics'.....Wis.	80,972 20	743,120 75	.....	69,747 05	893,840 00	200,000 00	1,341,808 67	1,141,808 67	.....
†National Fire.....Conn.	204,218 66	1,774,519 30	.....	111,217 92	2,089,955 88	1,000,000 00	1,642,685 86	642,685 86	.....
*National Standard.....N. Y.	.....	.....	.....	.....	.....	200,000 00	400,000 00	200,000 00	.....
Newark Fire.....N. J.	23,558 13	126,386 13	6,748 00	3,807 00	160,499 26	250,000 00	488,529 05	238,529 05	..... .
New Hampshire Fire.....N. H.	123,632 54	867,664 33	.....	33,612 23	1,024,909 10	800,000 00	1,318,009 33	518,009 33	.....
New York Fire.....N. Y.	4,888 29	57,909 08	220 59	2,614 37	65,632 33	300,000 00	262,293 47	62,293 47	.....
Niagara Fire.....N. Y.	171,523 85	1,175,813 62	258 50	40,171 22	1,387,767 19	500,000 00	747,112 52	247,112 52	.....
North River.....N. Y.	80,859 03	151,179 90	2,279 50	5,547 00	159,865 43	350,000 00	462,923 30	112,923 30	.....
Northwestern National.....Wis.	58,595 10	766,165 30	.....	27,661 04	847,421 44	600,000 00	1,109,430 57	509,430 57	.....
Norwalk Fire.....Conn	6,305 10	31,044 43	798 53	5,465 19	43,613 25	200,000 00	335,881 40	135,881 40	.....
Norwood.....N. Y.	24,701 98	159,433 84	1,983 35	37,305 81	223,274 98	200,000 00	229,509 73	29,509 73	.....
†Orient.....Conn.	185,285 64	950,941 43	.....	45,406 31	1,181,633 38	500,000 00	929,400 07	429,400 07	.....
Pacific Fire.....N. Y.	56,407 10	263,967 03	610 00	21,296 45	342,280 58	200,000 00	393,783 16	193,783 16	.....
†Pennsylvania Fire.....Pa.	154,474 75	1,300,488 96	782,954 62	4,000 00	2,241,918 33	400,000 00	2,169,004 82	1,769,004 82	.....

†Phœnix.....N. Y.	272,684 59	3,515,418 81	2,286 60	221,754 59	4,025,104 36	1,000,000 00	1,539 440 08	539,430 08	.....
†Phœnix.....Conn	297,296 33	2,346,217 25	....	62,500 00	2,788,013 72	2,000,000 00	2,302,465 96	302,465 96	.....
Providence-Washington.....R I.	120,457 06	765,628 13	....	41,787 58	937,906 02	400,000 00	551,477 98	151,477 98	.....
†Queen Ins.Co. of America..... N. Y.	211,958 58	1,455,937 72	9,200 78	90,417 79	1,767,514 83	500,000 00	1,878,491 64	1,878,491 64	.....
Reading Fire.....Pa.	44,995 86	274,499 96	5,048 19	8,050 01	336,591 74	250,000 00	425,733 77	175,733 77	.....
Reliance .....Pa	39,998 31	237,840 15	182,642 38	9,256 35	419,737 19	300,000 00	534,159 60	234,159 60	.....
†Rochester German..... .N. Y.	26,191 44	298,009 14	... .	1,390 64	325,591 23	200,000 00	561,191 62	361,191 62	....
Rutgers Fire. ....N.Y.	16,432 91	59,736 25	77 79	4,900 98	81,098 87	200,000 00	269 837 11	69,837 11	.....
Saginaw Valley Fire and Marine. Mich	8,264 25	39,445 51	58 75	8,142 66	55,911 22	200,000 00	234,006 85	34,006 85	.....
St. Paul Fire and Marine.....Minn.	119,052 12	695,933 64	.....	25,516 55	1,033,502 31	500,000 00	1,131,457 13	631,457 13	....
Security.....Conn	40,998 04	342,824 94	.....	16,644 50	402,467 48	200,000 00	301,014 06	101,014 06	.....
Security Fire.....Ohio	11,250 00	75,551 96	5,543 02	5,113 24	97,556 22	150,000 00	170,318 92	20,318 92	..... .
Schuylkill Fire ..... Pa	5,500 00	24,746 92	5,023 80	3,757 81	39,068 57	200,000 00	228,302 28	28,302 28	.....
Springfield Fire and Marine.....Mass	184,284 76	1,502,629 54	....	35,919 10	1,723,033 40	1,500,000 00	2,070,311 77	570,311 77	....
Spring Garden.....Pa.	49,312 21	348,991 91	378,571 24	2,859 85	779,725 22	400,000 00	577,460 07	177,460 07	....
Standard Fire.....N. J	6,880 44	50,686 57	336 75	2,354 23	60,309 99	100,000 00	137,566 40	37,566 40	.....
†Sun Mutual.....La.	34,857 25	197,996 59	16,477 50	17,273 80	266,635 44	500,000 00	732,492 27	232,492 27	.....
Teutonia .....La.	17,265 90	155,965 94	18,390 00	4,975 29	191,586 52	250,000 00	388,283 95	138,283 95	....
Union .....Pa.	35,999 74	215,478 88	35,419 33	12,450 18	299,348 13	200,000 00	328,663 79	128,663 79	.....
United Firemen's..... ....Pa.	34,135 18	191,596 00	668,173 61	15,684 23	909,589 01	300,000 00	459,090 95	159,090 95	.....
†United States Fire.....N. Y.	57,408 78	240,382 03	1,778 01	19,806 26	319,673 07	250,000 00	334,632 38	84,632 38	.....
†Virginia Fire and Marine.....Va.	57,804 00	265,106 77	1,350 95	11,695 02	358,956 74	250,000 00	351,854 53	101,854 53	.....
Washington .....Ohio	6,511 58	51,101 06	.....	655 50	58,267 89	150,000 00	195,718 15	45,718 15	.....
†Westchester Fire.....N Y.	103,524 34	1,061,787 32	.....	43,260 23	1,218,571 89	300,000 00	720,372 73	420,372 73	... .
Western..... ....Pa.	17,520 30	129,906 41	.....	5,379 86	152,806 37	300,000 00	350,868 43	50,868 43	....
†Williamsburg City Fire .....N. Y.	44,104 90	492,322 16	1,868 38	18,582 02	556,848 41	250,000 00	937,787 56	687,787 56	....
Totals.....	$8,557,210 38	$68,971,464 07	$8,421,788 38	$3,084,256 20	$84,084,818 98	$50,468,035 00	$91,879,794 25	$43,917,559 38	$5,770 60

III. FOREIGN COMPANIES—U. S. BRANCHES.

†Atlas Assurance Eng.	$49,336 37	$396,990 18	$7,873 17	$15,432 91	$469,132 69	$300,000 00	$513,094 54	$112,094 54	.....
Can.	130,262 42	627,076 13	.....	41,970 54	899,309 09	200,000 00	321,895 43	121,895 43	.....
Eng.	218,183 45	505,693 53	1,133 50	92,478 32	813,488 79	514,689 80	551,447 18	36,807 38	....
Scot	188,261 15	966,811 23	.....	46,527 55	1,221,599 93	200,000 00	588,804 41	388,804 41	.....
Eng	320,441 51	1,350,364 63	67,256 01	62,389 76	2,240,451 91	200,000 00	1,047,579 25	847,579 25	.....
†General Marine..... Ger.	17,525 92	80,796 78	.....	5,560 87	54,582 57	200,000 00	239,265 05	39,265 05	.....
†Hamburg Bremen Fire .....Ger	84,665 00	779,672 01	.....	17,870 72	882,207 73	205,000 00	483,516 26	278,516 26	.....
†Imperial Fire .....Eng	71,620 08	619,553 66	.....	20,003 51	911,377 35	286,000 00	720,569 02	434,569 02	....
†Lancashire ....Eng	217,294 53	1,201,800 37	.....	45,000 00	1,464,095 10	200,000 00	623,760 94	423,760 94	.....
†Lion Fire.....Eng	51,037 51	327,699 59	.....	11,792 57	390,739 97	210,000 00	285,977 43	75,977 43	.....

Table No 2—Continued.

Name of Company.	Losses adjusted, unadjusted and resisted.	Unearned premiums on fire and inland, and total premiums on marine risks.	Amount due on dividends, scrip, interest and for borrowed money.	All other claims against the company other than paid-up capital.	Aggregate amount of all liabilities.	Paid-up capital.	Surplus as regards policyholders.	Surplus over paid-up capital.	Impairment of capital.
†Liverpool & London & Globe...Eng.	$623,626 54	$3,963,348 07	$434,726 15	$212,234 18	$5,233,934 94	$200,000 00	$3,271,499 12	$3,071,499 12	.....
†London Assurance Corporation.Eng.	223,340 00	758,994 98	174 80	38,251 73	1,020,671 46	200,000 00	1,108,911 64	908,911 64	.....
†London and Lancashire Fire....Eng.	130,996 96	1,394,203 01	.....	72,388 82	1,597,588 79	290,000 00	846,987 78	556,987 78	.....
†Manchester Fire Assurance....Eng.	195,690 67	1,138,428 96	.....	56,118 61	1,390,178 24	200,000 00	630,451 26	430,451 26	.....
Mannheim .....Ger.	46,106 00	40,327 06	266 66	1,873 94	88,573 68	300,000 00	300,058 86	58 86	.....
†Marine—limited.....Eng.	14,334 29	39,815 71	.....	39,380 24	93,530 24	300,000 00	408,965 11	108,965 11	.....
†Northern Assurance.....G. B.	107,069 08	928,635 67	2,041 46	68,378 27	1,106,124 48	200,000 00	662,199 79	462,199 79	.....
†North British and Mercantile...G. B.	250,027 69	1,861,745 31	.....	100,727 47	2,212,500 47	200,000 00	1,518,355 84	1,313,355 84	.....
North German Fire.....Ger.	60,890 00	266,139 92	.....	34,047 29	361,077 21	200,000 00	234,597 27	34,597 27	.....
†Norwich Union Fire .....Eng.	186,361 04	1,116,363,67	2,351 49	30,248 51	1,335,324 71	200,000 00	632,724 68	432,724 68	.....
†Palatine.....Eng.	338,406 69	1,764,657 68	35,000 00	120,398 24	2,258,464 61	200,000 00	527,771 67	327,771 67	.....
†Phœnix Assurance.....Eng	227,908 00	1,437,247 87	.....	149,640 92	1,814,791 79	200,000 00	640,454 04	440,454 04	.....
Prussian National.....Ger.	65,389 72	838,154 22	.....	41,216 89	439,760 83	200,000 00	346,652 21	146,652 21	.....
Reliance Marine—limited.....Eng.	20,114 82	19,010 37	350 00	2,153 46	41,628 65	300,000 00	321,016 32	21,016 32	.....
†Royal .....Eng.	504,135 18	3,998,187 52	339,762 72	332,169 67	5,174,255 09	235,000 00	2,108,988 02	1,873,988 02	.....
†Royal Exchange Assurance.....Eng.	17,836 00	96,122 61	.....	7,879 55	121,837 56	200,000 00	195,954 55	.....	$4,045 45
†Scottish Union and National ...Scot.	158,187 06	948,164 60	.....	123,535 25	1,229,876 91	300,000 00	1,747,894 76	1,547,894 76	.....
†Sea—limited .....Eng.	83,675 10	57,673 34	.....	34,369 63	175,718 07	200,000 00	209,454 21	9,454 21	.....
Standard Marine—limited.....Eng.	56,664 00	43,138 79	.....	18,749 06	118,551 85	200,000 00	236,713 49	36,713 49	.....
†Sun Insurance Office.....Eng.	157,247 57	1,289,178 89	1,108 33	68,679 80	1,516,214 77	200,000 00	774,982 95	574,982 95	.....
Svea Fire and Life.....Sweden	2,750 00	33,179 39	.....	3,045 62	38,975 01	200,000 00	222,856 74	22,856 74	.....
Switzerland Marine.....Switz	.....	17,292 26	.....	.....	17,292 26	215,000 00	210,884 10	.....	4,115 90
†Thames and Mersey Mar.—lim..Eng.	85,382 00	76,471 12	.....	16,796 39	178,649 51	300,000 00	338,646 27	38,646 27	.....
Transatlantic Fire.....Ger.	74,296 82	261,167 29	.....	23,530 96	358,995,07	262,000 00	345,142 25	83,142 25	.....
†Union Assurance Society.....Eng.	119,333 98	471,579 48	.....	39,497 77	630,411 23	200,000 00	369,630 52	169,630 52	.....
†Union Marine—limited.....Eng.	83,555 35	44,322 01	1,196 56	13,778 25	142,782 17	300,445 35	335,382 77	34,937 42	.....
†Western Assurance.....Can.	152,091 08	846,538 14	.....	35,835 67	1,034,464 89	301,000 00	416,755 09	115,755 09	.....
Totals	$5,233,180 36	$30,651,655 60	$892,670 85	$2,047,988 04	$68,878,444 85	$62,619,285 15	$24,118,740 27	$15,507,616 47	$8,161 35

IV. MUTUAL COMPANIES OF THIS STATE.

Name of Company.		Losses adjusted, unadjusted and resisted.	Unearned premiums on fire and inland, and total premiums on marine risks.	Amount due on dividends, scrip, interest and for borrowed money.	All other claims against the company.	Aggregate amount of all liabilities.	Premium or deposit notes and contingent liability of members.	Surplus, including deposit notes.	Net cash surplus.	Impairment of capital.
[illegible]	Addison	.....	$15,024 23	.....	.....	$15,024 23	$124,180 36	$137,769 59	$13,639 16	.....
	Ingfield	$4,000 00	6,594 02	.....	.....	10,694 02	40,164 12	39,499 36	.....	$664 76
	Chicago	600 00	5,366 58	.....	$808 50	6,775 08	31,086 14	29,928 01	.....	1,108 13
	Chicago	.....	6,112 16	.....	45 49	6,157 65	66,161 80	69,991 11	3,836 31	.....
	ockford	9,875 00	56,857 11	.....	420 00	67,152 11	578,859 35	601,372 46	27,518 11	.....
	l. Alton	23,361 63	27,595 30	.....	.....	50,956 93	396,357 24	443,125 00	46,767 76	.....
Millers' National	Chicago	54,186 93	92,199 01	.....	96,921 80	243,307 74	1,638,576 04	1,975,260 50	337,684 46	.....
Mill Owners' Mutual Fire	Chicago	.....	12,862 50	.....	.....	12,862 50	103,119 20	110,297 52	7,178 32	.....
Protection Mutual Fire	Chicago	639 07	48,614 28	.....	.....	49,253 35	486,142 85	530,214 08	44,071 23	.....
Pulaski Mutual Fire	Chicago		12,798 75	.....	.....	12,798 75	55,571 79	54,873 96	.....	697 83
Reliance Mutual Fire	Chicago	4,040 00	4,554 37	.....	233 86	8,828 23	35,175 30	35,800 15	624 85	.....
Totals		$96,70[illegible] 63	$288,678 31	.....	$98,429 65	$483,810 59	$3,550,297 19	$4,029,131 67	$451,305 20	$2,470 72

Table No. 2—Concluded.

V. MUTUAL COMPANIES OF OTHER STATES.

Name of Company.	Losses adjusted, unadjusted and resisted.	Unearned premiums on fire and inland, and total premiums on marine risks.	Amount due on dividends, scrip, interest and for borrowed money.	All other claims against the company.	Aggregate amount of all liabilities.	Premium or deposit notes and contingent liability of members.	Surplus, including deposit notes.	Net cash surplus.	Impairment of capital.
Atlas Mutual Fire.....Mass.	$6,745 47	$117,650 44	$2,194 00	$22,872 92	$149,462 83	$703,751 25	$758,484 88	$54,733 63	.....
Atlantic Mutual Fire.....R. I.	22 67	21,687 63	.....	1,573 99	23,284 29	124,898 64	140,392 06	15,493 42	.....
Commercial Mutual.....R. I.	200 00	8,302 15	.....	1,014 27	9,516 42	49,812 90	55,612 48	5,799 58	.....
Central Manufacturers' Mutual..Ohio	4,119 95	36,047 32	.....	.....	40,167 27	354,215 60	403,543 66	49,328 06	.....
Cotton & Woolen Man. Mut.....Mass.	1,195 95	158,333 42	.....	565 69	160,095 06	1,516,306 40	1,600,718 56	84,412 16	.....
Farmers' Fire.....Pa.	37,269 74	286,768 63	4,234 45	9,964 40	338,237 22	.....	305,282 18	305,282 18	.....
Indiana Millers' Mutual Fire ....Ind	18,316 32	26,112 72	.....	.....	44,429 04	300,052 30	310,455 00	10,402 70	.....
Keystone Mutual Fire. .....Pa.	225 30	72,393 61	.....	.....	72,618 91	723,936 05	755,622 37	31,686 32	.....
Manton Mutual Fire.....Pa	153 21	29,823 50	.....	.....	29,976 71	298 235 00	320,655 66	22,420 66	.....
Mercantile Mutual Fire.....R. I.	15 00	70,177 06	.....	2,785 23	72,977 29	701,770 65	745,971 83	44,201 18	.....
†Mutual Fire.....N. Y.	71,985 94	325,974 11	75,000 00	9,400 00	$482,360 05	‡$225,000 00	$484,083 22	$259,083 22	.....
Old Colony Mutual.....Mass.	9,182 21	28,930 43	450 00	5,475 35	44,037 99	203,862 63	208,265 50	4,402 87	.....
Phil. Manufacturers' Mut. Fire Pa.	368 00	62,293 87	.....	.....	62,661 87	622,938 70	678,284 55	55,345 85	.....
Rubber Manufacturers' Mutual..Mass.	817 97	124,306 52	.....	507 00	125,631 49	1,248,179 10	1,359,771 50	111,592 40	.....
Security Mutual Fire.....R. I.	2,637 40	21,349 24	.....	2,859 87	26,846 51	128,095 41	129,842 22	1,746 81	.....
Wachusett Mutual Fire.....Mass.	4,328 31	25,322 82	.....	2,582 17	32,233 30	141,187 17	144,410 14	3,222 97	.....
Totals	$157,583 44	$1,415,473 47	$81,878 45	$59,600 89	$1,714,536 25	$7,342,241 80	$8,401,395 76	$1,059,153 96	.....
Grand aggregate.....	14,394,619 57	99,832,091 76	9,396,385 68	5,388,918 97	129,012,015 98	71,655,299 14	134,424,286 62	62,791,452 65	$22,465 17
Net deposit notes of mutual companies	.....	.....	.....	.....	.....	10,667,538 99	.....	.....	.....

* Commenced business January 27, 1896.

† Not including liabilities secured by special deposits. See Table No. 6.

‡ Advanced premium subscriptions represented by outstanding certificates.

TABLE NO. 3.

Detailed Statement of Income of all Fire and Fire-Marine Insurance Companies complying with the Insurance Laws of Illinois, as shown by their Annual Statements for the year ending December 31, 1895.

I. JOINT STOCK COMPANIES OF THIS STATE.

NAME OF COMPANY.	INCOME DURING THE YEAR 1895, IN CASH.						ITEMS NOT INCLUDED IN CASH INCOME.	
	Fire.	Marine and inland.	Total.	From interest and dividends.	From all other sources.	Total cash income.	Deposit premiums received for perpetual fire risks.	Cash received for calls on capital, and from other sources than income.
Chicago ..... Chicago.	.....	$22,162 58	$22,162 58	$2,551 74	.....	$25,717 32	.....	.....
Firemen's ..... Chicago.	$87,456 70	.....	87,456 70	11,478 64	$505 00	99,440 34	.....	.....
Forest City ..... Rockford.	109,438 73	.....	109,438 73	23,651 69	277 27	133,367 69	.....	.....
German ..... Freeport.	1,442,088 62	.....	1,442,088 62	124,847 30	10,035 43	1,576,921 35	.....	.....
German Fire ..... Peoria.	128,165 01	.....	128,165 01	19,571 18	4,476 89	152,213 08	.....	.....
Ins. Co. of the State of Illinois..... Rockford.	29,763 12	.....	29,763 12	1,804 99	.....	31,568 11	.....	.....
Rockford ..... Rockford.	516,809 77	.....	516,809 77	34,267 73	1,280 00	552,357 50	.....	.....
Traders' ..... Chicago.	669,286 52	.....	669,286 52	71,350 60	7,413 36	748,050 48	.....	.....
*Western Insurance Co..... Aurora.	1,892 71	.....	1,892 71	.....	.....	1,892 71	.....	$30,450 00
Totals	$2,984,851 18	$22,162 58	$3,007,013 76	$290,526 87	$23,987 95	$3,321,528 58	.....	$30,450 00

* Includes plate glass business.

II. JOINT STOCK COMPANIES OF OTHER STATES.

Ætna ..... Conn.	$3,695,518 13	$173,226 44	$3,868,744 57	$474,840 18	$3,638 82	$4,347,223 57	$3,863 79	.....
Agricultural ..... N. Y.	1,043,577 85	.....	1,043,577 85	101,439 01	3,419 89	1,148,436 75	.....	.....
Allemannia Fire..... Pa.	183,805 14	.....	183,805 14	15,628 78	1,253 00	200,686 92	.....	.....
American..... N. J.	522,817 96	.....	522,817 96	112,394 96	1,341 10	636,554 02	.....	.....
American ..... Mass.	236,858 00	.....	236,858 00	21,801 51	.....	258,659 51	.....	.....

Table No. 3—Continued.

Name of Company.	Income During the Year 1895, in Cash.						Items not Included in Cash Income.	
	Fire.	Marine and inland.	Total.	From interest and dividends.	From all other sources.	Total cash income.	Deposit premiums received for perpetual fire risks.	Cash received for calls on capital, and from other sources than income.
American Central ..... Mo.	$802,695 25	.....	$802,695 25	$52,903 41	$22,045 92	$877,543 58	.....	.....
American Fire ..... Pa.	1,184,164 07	.....	1,184,164 07	100,562 72	14,113 97	1,298,840 76	$19,498 25	.....
American Fire ..... N. Y.	349,473 42	.....	349,473 42	31,177 21	.....	381,650 63	.....	$268,285 00
Armenia ..... Pa.	111,392 36	.....	111,392 36	14,162 12	3,175 42	128,729 9	.....	.....
Assurance Lloyds of America..... N. Y.	304,294 18	.....	304,294 18	16,881 13	3,328 93	324,504 29	.....	10,000 00
Atlanta Home..... ..... Ga	143,227 16	.....	143,227 16	37,960 03	2,674 82	183,862 01	.....	.....
Broadway..... N. Y.	245,221 36	.....	245,221 36	17,215 73	5,000 00	267,437 09	.....	.....
Buffalo German .. .. N. Y.	420,485 82	.....	420,485 82	60,355 73	22,661 51	503,403 06	.....	.....
Capital Fire ..... N. H.	205,789 03	.....	205,789 03	11,058 81	6,014 46	222,862 30	.....	.....
Citizens' ..... N. Y.	540,932 24	.....	540,932 24	22,746 80	6,394 67	570,073 71	.....	.....
Citizens'..... Pa.	229,686 93	.....	229,686 93	29,889 50	7,004 90	266,581 33	.....	.....
Citizens'..... Mo.	216,631 49	$2,102 92	218,734 41	29,296 15	.....	248,030 56	.....	.....
Commerce ..... N. Y.	142,768 18	.....	142,768 18	12,076 92	5,156 66	160,001 76	.....	.....
Commercial ..... Ohio.	58,642 29	.....	58,642 29	9,039 00	220 00	67,901 29	.....	.....
Commercial Union Fire ..... N. Y.	12,829 01	.....	12,829 01	6,000 00	26 68	18,855 69	.....	.....
Commonwealth..... N. Y.	192,044 91	.....	192,044 91	31,847 09	.....	223,892 00	.....	.....
Concordia Fire..... Wis.	442,544 58	.....	442,544 58	32,815 23	.....	475,359 81	.....	.....
Connecticut Fire ..... Conn.	1,763,146 14	.....	1,763,146 14	125,000 87	.....	1,888,147 01	.....	.....
Continental..... N. Y.	3,421,484 48	.....	3,421,484 48	279,152 49	40,107 62	3,740,744 59	.....	.....
Delaware ..... Pa.	685,660 44	126,344 32	812,004 76	54,663 01	11,169 07	877,836 84	7,746 22	.....
Detroit Fire and Marine ..... Mich.	224,550 39	8,267 67	232,818 06	78,696 06	912 57	312,426 66	.....	.....
Dubuque Fire and Marine..... Iowa.	75,977 12	.....	75,977 12	20,793 89	.....	96,771 01	.....	.....
Eagle Fire..... N. Y.	286,390 69	.....	286,390 69	29,585 44	7,327 63	323,303 76	.....	.....
Equitable Fire and Marine..... R. I.	261,483 93	1,349 37	262,833 30	19,660 73	4,587 07	287,341 10	.....	.....
Eureka Fire and Marine..... Ohio.	110,569 74	28,247 03	138,816 77	10,343 10	.....	149,159 87	.....	392 08
Farmers' and Merchants'..... Neb.	47,098 68	.....	47,098 68	10,473 47	3,450 52	61,022 67	.....	.....
Farragut Fire..... N. Y.	140,990 65	.....	140,990 65	9,940 72	425 04	151,356 41	.....	.....
Fire Association of Philadelphia ..... Pa.	2,473,560 81	.....	2,473,560 81	239,743 33	4,673 71	2,717,977 85	68,961 25	.....
Fire Ins. Co. of the Co. of Philadelphia.... Pa.	135,229 25	.....	135,229 25	36,680 94	2,101 56	174,011 75	11,007 68	.....
Firemen's ..... Md.	254,779 99	.....	254,779 99	21,683 04	6,303 65	282,765 68	.....	.....

Firemen's	N. J.	311,534 67		311,534 67	87,698 68	8,823 77	408,057 12			
Firemen's Fire	Mass.	102,064 05		102,064 05	35,426 00	1,619 82	139,299 87			
Fireman's Fund	Cal.	1,459,088 76	181,790 18	1,640,878 94	131,456 26	19,168 15	1,791,503 35			
Franklin Fire	Pa.	489,756 87		489,756 87	135,362 87	9,750 29	634,869 53	12,413 24		
German American	N. Y.	2,740,182 33		2,740,182 33	256,100 86		2,996,283 19			
German Fire	Pa.	213,377 39		213,377 39	19,546 86	3,609 12	236,533 37			
Germania Fire	N. Y.	1,217,914 44		1,217,914 44	135,019 01		1,352,933 45			
Germania	La.	166,431 91	1,201 38	167,633 29	28,191 10	1,500 00	197,324 39			
Girard Fire and Marine	Pa.	399,502 57		399,502 57	67,595 22	5,710 10	472,807 89	75,834 92		
Glen's Falls	N. Y.	805,646 81		805,646 81	132,452 16	1,255 06	939,354 03			
Globe Fire	N. Y.	196,433 81		196,433 81	11,835 00		208,268 81			
Grand Rapids Fire	Mich.	251,057 21		251,057 21	20,439 51		271,496 72			
Greenwich	N. Y.	892,047 18	132,699 50	1,024,746 68	42,519 06	17,125 02	1,084,390 73			
Hanover Fire	N. Y.	1,503,862 99		1,503,862 99	70,303 25	16,013 98	1,590,180 22			
Hartford Fire	Conn.	5,767,366 52		5,767,366 52	345,770 11	7,921 39	6,121,058 02			
Home	N. Y.	4,740,269 61	188,019 40	4,928,289 01	338,237 61	117,297 15	5,383,823 77			
Home Fire	Md.	62,903 97		62,903 97	9,982 22		72,886 19			
Home Mutual	Cal.	238,813 28	50,855 49	289,668 77	35,566 53	10,158 81	335,394 11			
Howard Fire	Md.	17,234 29		17,234 29	12,342 18	192 40	29,768 87			
Insurance Co. of North America	Pa.	4,025,364 49	1,615,555 53	5,640,920 02	375,971 26	8,116 47	6,025,007 75	22,245 82		
Insurance Co. of the State of Pa.	Pa.	295,614 21		295,614 21	10,806 30	9,719 77	316,142 28	12,068 75		
Kings County Fire	N. Y.	49,471 06		49,471 06	12,756 07	5,176 62	67,403 75			3,764 96
Lumbermen's	Pa.	158,516 89		158,516 89	50,274 02	3,465 75	212,256 66	9,451 65		
Manufacturers' and Merchants'	Pa.	187,670 97	1,572 65	189,243 62	22,318 42	482 10	212,044 14			
Mechanics'	Pa.	242,143 56		242,143 56	32,125 68	4,097 98	278,367 22	16,213 90		
Mechanics' and Traders'	La.	384,624 29	14,052 10	398,676 39	28,090 97	1,315 16	428,082 52			
Merchants'	N. J.	932,442 35		932,442 35	47,124 05	16,005 69	995,572 09			
Merchants'	R. I.	270,914 89		270,914 89	19,374 04		290,288 93			
Mercantile Fire and Marine	Mass.	187,329 09	3,734 97	191,064 06	21,794 19		212,858 25			
Michigan Fire and Marine	Mich.	294,129 87	1,462 67	295,592 54	38,228 98	1,731 90	335,553 42			
Milwaukee Mechanics'	Wis.	869,429 33		869,429 33	87,562 81	1,204 00	958,196 14			
National Fire	Conn.	2,378,538 52		2,378,538 52	144,096 51		2,522,635 03			
*National Standard	N. Y.									
Newark Fire	N. J.	166,311 07		166,311 07	25,329 56	1,031 16	192,671 79			
New Hampshire Fire	N. H.	1,030,121 54		1,030,121 54	93,997 58		1,124,119 12			
New York Fire	N. Y.	108,933 98		108,933 98	6,473 23	4,405 62	119,812 83			
Niagara Fire	N. Y.	1,655,616 03	769 03	1,656,385 06	33,563 56	20,984 44	1,710,933 06			
North River	N Y	256,457 03		256,457 03	19,950 03		276,407 06			
Northwestern National	Wis.	769,395 40		769,395 40	88,700 12		858,095 52			
Norwalk Fire	Conn.	36,578 49		36,578 49	4,294 23	100,000 00	140,802 72			150,000 00
Norwood	N. Y.	124,976 31		124,976 31	858 30		125,834 61			
Orient	Conn.	1,386,616 18	77,136 82	1,463,753 00	84,688 53	1,016 41	1,549,457 93			
Pacific Fire	N.Y.	362,408 50		362,408 50	26,091 59		388,500 09			
Pennsylvania Fire	Pa.	1,629,096 15		1,629,096 15	185,866 95	2,205 69	1,817,168 79	51,968 13		

Table No. 3—Continued.

Name of Company.	Income During the Year 1895, in Cash.						Items not Included in Cash Income.	
	Fire.	Marine and inland.	Total.	From interest and dividends.	From all other sources.	Total cash income.	Deposit premiums received for perpetual fire risks.	Cash received for calls on capital, and from other sources than income.
Phenix ..... N.Y.	$3,803,913 06	.....	$3,803,913 06	$166,242 37	$15,032 76	$3,985,188 19	.....	.....
Phœnix ..... Conn.	3,352,150 39	.....	3,352,150 39	200,106 58	33,523,69	3,585,780 66	.....	.....
Providence-Washington ..... R.I.	862,003 34	$373,318 45	1,235,321 79	44,605 60	.....	1,279,927 39	.....	.....
Queen Insurance Co. of America..... N.Y.	2,153,440 36	.....	2,153,440 36	122,714 66	.....	2,276,155 02	.....	.....
Reading Fire..... ..... Pa.	382,578 75	.....	382,578 75	33,337 21	3,180 78	419,096 74	.....	.....
Reliance..... Pa	309,266 71	.....	309,266 71	35,542 29	1,135 19	345,944 19	$6,627 25	.....
Rochester German ..... N.Y.	382,349 60	.....	382,349 60	25,537 94	20,435 74	428,323 28	.....	.....
Rutger's Fire..... N.Y.	101,287 39	.....	101,287 39	11,606 39	2,285 00	115,178 78	.....	.....
Saginaw Valley F. and M..... Mich.	76,939 28	.....	76,939 28	10,862 14	.....	87,801 42	.....	.....
St. Paul Fire and Marine..... Minn.	1,121,824 61	193,983 95	1,315,808 56	105,570 24	8,492 53	1,429,871 33	.....	.....
Security ..... Conn.	460,249 94	52,839 47	513,089 41	24,033 27	.....	537,122 68	.....	.....
Security Fire..... Ohio.	97,015 97	14,017 94	111,033 91	10,074 55	.....	121,108 46	.....	.....
Schuylkill Fire..... Pa.	28,229 59	.....	28,229 59	701 69	.....	28,931 28	.....	.....
Springfield F. and M ..... Mass.	2,039,141 40	.....	2,039,141 40	145,096 87	4,838 98	2,189,077 25	.....	.....
Spring Garden ..... Pa.	457,958 27	.....	457,958 27	46,146 47	1,360 35	508,465 09	9,439 22	.....
Standard Fire ..... N.J.	48,975 18	.....	48,975 18	7,923 50	4,014 94	60,913 62	.....	$200 00
Sun Mutual ..... La.	392,157 45	25,249 15	417,406 60	28,246 46	2,591 52	448,244 58	.....	.....
Teutonia ..... La.	316,290 36	19,830 91	336,121 27	18,187 51	.....	354,308 78	.....	.....
Union ..... Pa.	336,022 53	.....	336,022 53	17,060 97	5,739 22	358,822 72	1,108 58	.....
United Firemen's ..... Pa.	290,465 84	.....	290,465 84	56,985 57	228 54	347,679 95	34,229 58	.....
United States Fire..... N.Y.	316,206 19	21,527 83	337,734 04	24,924 51	.....	362,658 55	.....	.....
Virginia Fire and Marine ..... Va.	339,198 96	.....	339,198 96	23,799 21	5,901 67	368,899 84	.....	.....
Washington ..... Ohio.	65,093 90	.....	65,093 90	8,414 57	2,216 75	75,730 22	.....	27 70
Westchester Fire ..... N.Y.	1,331,643 99	.....	1,331,643 99	70,256 96	893 96	1,402,794 85	.....	.....
Western ..... Pa	188,000 51	269 51	188,270 02	20,131 95	1,000 00	209,401 97	.....	.....
Williamsburg City Fire ..... N.Y.	576,281 85	.....	576,281 85	36,751 70	15,073 98	628,107 53	.....	.....
Totals.....	$80,318,190 95	$3,309,424 70	$83,627,615 65	$6,847,001 13	$720,718 66	$91,195,335 44	$357,868 16	$152,609 74

III. FOREIGN COMPANIES—U. S. BRANCHES.

Atlas Assurance	Eng.	$580,839 51		$580,839 51	$27,021 06		$607,860 57		
British America Assurance	Can.	934,887 49	$187,561 19	1,172,448 68	37,745 91		1,210,194 59		
British and Foreign Marine—limited	Eng.		1,563,399 14	1,563,399 14	47,985 26		1,611,384 40		
Caledonian	Scot.	1,307,561 24		1,307,561 24	74,652 83		1,382,214 07		
Commercial Union Assurance—limited	Eng.	2,504,565 88	203,717 27	2,708,283 15	76,148 20	$29,642 15	2,814,073 50	$14,200 90	
General Marine	Ger.		166,928 96	166,928 96	6,602 29		173,531 25		
Hamburg Bremen Fire	Ger.	1,123,703 86		1,123,703 86	47,178 66		1,170,882 52		
Imperial Fire	Eng.	1,169,502 42		1,169,502 42	37,267 68	36,699 66	1,243,469 76		
Lancashire	Eng.	1,896,651 43		1,896,651 43	65 964 26	3,443 83	1,966,059 52		
Lion Fire	Eng.	538,655 99		538,655 99	28,012 93		566,668 92		
Liverpool and London and Globe	Eng.	5,600,129 27		5,600,129 27	219,444 17	59,735 86	5,879,308 80	7,266 80	
London Assurance Corporation	Eng.	827,385 75	384,031 45	1,211,417 20	75,425 51		1,286,842 71		
London and Lancashire Fire	Eng.	1,859,006 64		1,859,006 64	81,372 73	11,107 53	1,951,486 90		
Manchester Fire Assurance	Eng.	1,524,151 55		1,524,151 55	60,417 50		1,584,569 05		
Mannheim	Ger.		184,603 75	184,608 75			184,608 75		
Marine—limited	Eng.		221,148 05	221,148 05	10,218 99		231,367 04		
Northern Assurance	G.B.	1,241,324 38		1,241,324 38	52,702 34		1,294,026 72		
North British and Mercantile	G.B.	2,265,850 86		2,265,850 86	134,557 51	5,993 64	2,406,402 01		
North German Fire	Ger.	471,397 40		471,397 40	11,179 98		482,577 38		
Norwich Union Fire	Eng.	1,525,426 45		1,525,426 45	67,279 91	15,454 49	1,608,160 85		
Palatine	Eng.	3,045,084 97		3,045,084 97	74,107 00		3,119,191 97		
Phœnix Assurance	Eng.	2,043,397 26		2,043,397 26	68,238 04		2,111,635 30		
Prussian National	Ger.	456,032 88	7,104 67	463,137 55	25,163 09		488,300 64		
Reliance Marine—limited	Eng.		127,946 62	127,946 62	8,716 90		136,663 52		
Royal	Eng.	4,875,372 96		4,875,372 96	202,361 69	59,826 92	5,137,561 57	36,444 86	
Royal Exchange Assurance	Eng.	166,151 67		166,151 67	11,584 00		177,735 67		
Scottish Union and National	Scot.	1,528,797 45		1,528,797 45	113,458 59		1,642,256 04		
Sea—limited	Eng.		251,258 09	251,258 09	13,163 28		264,421 37		
Standard Marine—limited	Eng.		231,611 30	231,611 30		1,004 64	232,615 94		
Sun Insurance Office	Eng.	1,591,465 05		1,591,465 05	81,383 01	9,820 25	1,682,668 31		
Svea Fire and Life	Sweden.	59,695 16		59,695 16			59,695 16		
Switzerland Marine	Switz.		193,477 22	193,477 22			193,477 22		
Thames and Mersey Marine—limited	Eng.		332,510 84	332,510 84	15,000 00	571 25	348,082 09		
Transatlantic Fire	Ger.	418,466 79		418,466 79	20,417 15		438,883 94		
Union Assurance Society	Eng.	863,462 32		863,462 32	29,005 18		892,467 50		
Union Marine—limited	Eng.		231,022 31	231,022 31	16,301 84	1,036 41	248,360 59		
Western Assurance	Can.	1,504,003 87	315,818 32	1,819,822 19	44,211 04		1,864,033 23		
Totals		$41,972,970 50	$4,602,144 18	$46,575,114 68	$1,884,288 53	$231,336 16	$48,693,739 37	$57,912 56	

Table No. 3—Concluded.

IV. MUTUAL COMPANIES OF THIS STATE.

Name of Company.	Income During the Year 1895, in Cash.						Items not Included In Cash Income.	
	Fire	Marine and inland.	Total.	From interest and dividends.	From all other sources.	Total cash income.	Deposit premiums received for perpetual fire risks.	Cash received for calls on capital, and from other sources than income
Addison Farmers' Mutual.....Addison.	$7,471 00	....	$7,471 00	$1,329 62	.....	$8,800 62	.....	.....
Coal Operators' Mutual Fire .....Springfield.	13,803 86	.....	13,803 86	2,000 00	.....	15,803 86	.....	.....
Garden City Mutual Fire ..... Chicago.	7,021 99	.....	7,021 99	.....	$359 76	7,381 75	.....	.....
Lumberman's Mutual. .....Chicago.	11,979 55	.....	11,979 55	120 14	177 31	12,277 00	.....	.....
Manufacturers' & Merchants' Mut'l..Rockford.	116,363 82	.....	116,363 82	2,520 85	5,101 90	123,986 57	....	.....
Millers' Mutual Fire Insurance Association of Illinois.....Alton.	63,159 22	.....	63,159 22	1,914 49	.....	65,073 71	.....	....
Millers' National.....Chicago.	291,821 09	.....	291,821 09	20,815 80	.....	312,636 89	.....	.....
Mill Owners' Mutual Fire .... Chicago.	18,598 05	.....	18,598 05	14 53	.....	18,612 58	.....	.....
Protection Mutual Fire.....Chicago.	95,456 88	.....	95,456 88	3,648 20	672 91	99,777 94	.....	.....
Pulaski Mutual Fire.....Chicago.	11,279 98	.....	11,279 98	7 30	5,500 00	16,787 28	.....	.....
Reliance Mutual Fire.....Chicago.	5,197 83	.....	5,197 83	638 14	.....	5,835 97	$6,500 00	.....
Totals.....	$642,153 72	.....	$642,152 72	$33,008 57	$11,811 88	$686,973 17	$6,500 00	.....

V. MUTUAL COMPANIES OF OTHER STATES.

Atlas Mutual Fire.....Mass.	$225,004 41	.....	$225,004 41	$3,417 65	.....	$228,422 06	.....	.....
.....R.I.	32,109 28	.....	32,109 28	607 29	.....	32,716 52	.....	.....
.....R.I.	25,546 85	.....	25,546 85	126 07	.....	25,672 95	.....	.....
.....Ohio.	73,148 75	.....	73,148 75	3,196 77	.....	76,345 52	.....	.....
'Mut'l..Mass.	313,565 72	.....	313,565 72	8,550 67	.....	322,116 39	.....	.....
Farmers' Fire.....Pa.	322,259 75	.....	322,259 75	21,561 87	$3,224 88	347,046 00	.....	.....
Indiana Millers' Mutual Fire .....Ind.	76,538 90	.....	76,538 90	1,204 01	565 83	78,308 74	.....	.....
Keystone Mutual Fire.....Pa.	172,828 32	.....	172,828 32	3,866 94	.....	176,695 26	.....	.....
Manton Mutual Fire.....Pa.	72,248 18	.....	72,248 18	1,468 07	.....	73,716 25	.....	.....
Mercantile Mutual Fire .....R.I.	148,586 82	.....	148,586 82	4,109 46	.....	152,696 28	.....	.....
Mutual Fire .....N.Y	716,806 11	.....	716,806 11	35,826 48	.....	752,632 59	.....	.....
Old Colony Mutual .....Mass.	68,118 76	.....	68,118 76	5,939 30	1,500 00	75,558 06	.....	.....
Philadelphia Manufacturers' Mut'l. Fire...Pa	132,035 76	.....	132,035 76	6,016 24	.....	138,052 00	.....	$9,150 00
Rubber Manufacturers' Mutual.....Mass.	246,098 98	.....	246,098 98	9,387 15	.....	255,486 13	.....	.....
Security Mutual Fire.....R.I.	35,772 58	.....	35,772 58	106 83	.....	35,879 41	.....	.....
Wachusett Mutual Fire.....Mass.	51,722 27	.....	51,722 27	678 34	676 43	53,077 04	.....	.....
Totals.....	$2,712,391 42	.....	$2,712,391 42	$106,062 64	$5,967 14	$2,824,421 20	.....	$9,150 00
Grand aggregate.....	128,630,556 77	$7,933,731 46	136,564,288 23	9,160,887 74	996,821 79	146,721,997 76	$442,280 72	492,209 74

* Commenced business January 27, 1896.

TABLE No. 4.

Detailed Statement of Expenditures of all Fire and Fire-Marine Insurance Companies complying with the Insurance Laws of Illinois, as shown by their Annual Statements for the year ending December 31, 1895.

I. JOINT STOCK COMPANIES OF THIS STATE.

NAME OF COMPANY.	LOSSES PAID.			Dividends paid.	Commissions and brokerage.	Salaries of officers and employés.	National, State and local taxes.	All other expenditures.	Aggregate expenditures.	Deposit premiums returned on perpetual fire risks.
	Fire.	Marine and inland.	Total.							
Chicago.....Chicago.	.....	$28,607 80	$28,607 80	$5,952 00	$7,662 18	.....	$789 51	$770 41	$43,781 90	.....
Firemen's.....Chicago.	$62,672 95	.....	62,672 95	10,000 00	21,435 14	$6,161 60	3,588 21	7,421 02	111,278 92	.....
Forest City .....Rockford.	38,490 80	.....	38,490 80	30,000 00	32,272 82	11,779 96	2,213 73	4,612 16	119,369 47	.....
German .....Freeport.	870,839 20	.....	870,839 20	40,000 00	326,702 85	73,003 25	32,588 69	123,477 63	1,466,611 62	.....
German Fire..... Peoria.	56,940 20	.....	56,940 20	.....	32,877 66	6,599 92	1,388 83	10,583 75	107,890 36	.....
Ins. Co. of the State of Ill..Rockford.	4,810 06	.....	4,810 06	.....	8,598 76	4,792 27	.....	8,552 56	26,753 65	.....
Rockford..... Rockford.	252,531 45	.....	252,531 45	32,000 00	128,488 01	50,214 72	8,946 68	30,784 95	502,915 81	.....
Traders' .....Chicago.	359,042 23	.....	359,042 23	50,000 00	107,048 10	57,612 00	19,162 37	58,085 44	650,950 14	.....
*Western Insurance Co.....Aurora.	49 00	.....	49 00	.....	769 96	787 71	.....	851 16	2,457 83	.....
Totals	$1,645,375 89	$28,607 80	$1,673,983 69	$167,952 00	$665,305 48	$210,951 43	$68,678 02	$245,139 08	$3,082,009 70	.....

*Includes Plate Glass business.

II. JOINT STOCK COMPANIES OF OTHER STATES.

Ætna.....Conn.	$2,049,782 19	$120,904 69	$2,170,686 88	$720,000 00	$615,970 86	$258,304 42	$74,785 38	$264,732 97	$4,104,480 51	$1,256 81
Agricultural .....N. Y.	552,615 02	.....	552,615 02	49,960 00	208,842 57	125,601 85	24,570 50	99,552 17	1,061,162 11	.....
Allemannia (Fire.....Pa.	98,268 90	.....	98,268 90	16,000 00	37,672 86	12,820 00	6,475 18	13,849 03	185,085 97	.....
American .....N. J.	227,607 29	.....	227,607 29	61,225 25	97,282 85	50,176 34	21,736 64	31,265 59	489,243 96	.....
American.....Mass.	124,551 45	.....	124,551 45	18,132 00	50,476 73	24,266 41	5,939 53	10,725 08	234,091 15	.....
American Central .....Mo.	484,220 25	.....	484,220 25	60,000 00	123,885 97	64,998 11	16,828 20	99,282 10	848,664 63	.....
American Fire..... .....Pa.	826,672 70	.....	826,672 70	27,500 00	213,185 64	103,750 00	32,093 97	100,998 06	1,304,195 37	14,300 36
American Fire.....N. Y.	636,110 01	.....	636,110 01	20,157 93	198,671 78	72,708 95	25,552 77	114,217 42	1,067,418 91	.....
Armenia .....Pa.	54,881 65	.....	54,881 65	222 00	31,789 69	5,600 00	3,140 08	9,208 68	104,842 05	.....
Assurance Lloyds of America ..N. Y.	67,010 84	.....	67,010 84	28,288 80	74,532 65	.....	.....	7,979 84	177,756 68	.....

Atlanta Home.....Ga.	101,715 68	.....	101,715 68	40,000 00	23,136 99	14,170 96	5,676 50	10,992 59	195,692 72	.....
Broadway.....N. Y.	155,542 68	.....	155,542 68	20,000 00	59,585 82	18,110 64	4,420 63	24,717 46	282,397 23	.....
Buffalo German.....N. Y.	209,079 06	.....	209,079 06	50,000 00	87,195 15	28,524 27	8,266 89	32,463 18	415,528 55	.....
Capital Fire.....N. H.	106,081 91	.....	106,081 91	8,000 00	52,737 38	6,374 72	4,396 68	8,246 44	185,837 13	.....
Citizens'.....N. Y.	277,710 82	.....	277,710 82	64,205 90	114,166 21	46,904 73	8,774 62	41,346 83	553,109 11	.....
Citizens'.....Pa.	117,387 08	.....	117,387 08	30,000 00	54,209 51	9,899 88	7,441 02	15,278 38	234,215 82	.....
Citizens'.....Mo.	65,291 89	890 46	65,682 35	12,000 00	49,267 57	12,316 88	7,491 57	13,720 30	160,478 67	.....
Commerce.....N. Y.	79,212 14	.....	79,212 14	12,000 00	27,808 72	11,653 97	7,768 62	8,524 61	146,968 06	.....
Commercial.....Ohio.	50,017 49	.....	50,017 49	7,000 00	9,340 80	7,780 00	255 64	7,582 14	81,926 07	.....
Commercial Union Fire.....N. Y.	1,266 77	.....	1,266 77	6,000 00	1,909 80	.....	809 75	137 87	10,123 69	.....
Commonwealth.....N Y.	67,185 61	.....	67,185 61	30,000 00	18,027 13	21,057 45	5,510 75	13,202 07	154,983 01	.....
Concordia Fire.....Wis.	221,025 59	.....	221,025 59	16,000 00	103,018 86	28,650 00	9,971 84	46,360 69	425,026 48	.....
Connecticut Fire.....Conn.	936,986 72	.....	936,986 72	100,000 00	311,373 31	187,642 73	38,407 75	136,755 55	1,661,166 06	.....
Continental.....N. Y.	739,587 94	101,201 12	1,880,789 06	154,149 20	671,646 76	296,656 85	65,255 12	218,604 12	3,282,101 11	.....
Delaware.....Pa.	365,024 96	157,918 76	522,943 72	42,283 70	158,413 44	74,595 25	30,075 63	77,955 96	906,267 70	4,816 60
Detroit Fire and Marine.....Mich.	116,463 29	20,951 10	137,414 39	40,000 00	26,807 04	22,568 96	21,282 73	50,939 09	301,012 21	.....
Dubuque Fire and Marine.....Iowa.	34,399 11	.....	34,399 11	10,000 00	15,679 12	6,500 00	1,384 44	4,317 48	72,280 15	.....
Eagle Fire.....N. Y.	97,749 06	.....	97,749 06	45,252 00	54,952 09	34,080 66	3,476 65	8,735 80	214,196 26	.....
Equitable Fire and Marine.....R. I.	119,950 04	125 61	120,075 65	18,860 50	49,961 27	22,890 73	9,480 16	21,123 57	242,391 88	.....
Eureka Fire and Marine.....Ohio.	59,475 48	18,597 25	78,072 73	12,000 00	28,996 01	9,978 00	1,829 20	8,186 54	138,882 48	.....
Farmers' and Merchants'.....Neb.	11,443 55	.....	11,443 55	.....	5,259 60	18,528 12	279 25	10,678 52	46,189 04	.....
Farragut Fire.....N. Y.	83,653 95	.....	83,653 95	11,000 00	27,485 02	17,211 00	2,949 62	10,308 23	152,607 82	.....
Fire Association of Philadelphia.Pa.	1,277,629 54	.....	1,277,629 54	200,000 00	521,914 95	300,415 68	57,848 95	3,081 10	2,360,890 22	64,028 08
Fire Ins. Co. of the Co. of Phila..Pa.	50,968 81	.....	50,968 81	24,000 00	27,557 06	10,724 72	4,780 72	9,173 30	127,204 63	10,187 66
Firemen's.....Md.	104,837 32	.....	104,837 32	29,913 80	65,235 18	17,153 00	13,740 41	12,415 35	243,294 56	.....
Firemen's.....N.J.	147,164 49	.....	147,164 49	72,005 20	53,134 39	23,851 89	13,157 86	16,082 82	325,396 65	.....
Fireman's Fund.....Cal.	724,062 97	123,686 29	847,749 26	120,000 00	224,935 85	179,027 74	30,701 61	154,065 84	1,556,480 30	.....
Firemen's Fire.....Mass.	52,734 77	.....	52,734 77	31,968 00	15,994 66	15,876 67	3,850 04	9,515 56	129,969 70	.....
Franklin Fire.....Pa.	278,422 30	.....	278,422 30	99,890 00	88,278 93	88,140 00	20,960 98	89,530 11	615,222 32	88,116 13
German American.....N.Y.	1,526,088 14	.....	1,526,088 14	200,000 00	497,813 94	179,528 79	72,110 08	279,719 58	2,755,260 53	.....
German Fire.....Pa.	145,284 53	.....	145,284 53	20,000 00	48,581 63	....	7,166 16	21,167 54	242,149 86	.....
Germania Fire.....N.Y.	507,512 90	.....	507,512 90	100,000 00	194,521 43	136,885 77	25,743 36	87,237 70	1,051,901 16	.....
Germania.....La.	139,804 84	321 66	140,126 50	20,000 00	16,959 71	9,940 00	5,819 18	6,660 02	199,505 41	.....
Girard Fire and Marine.....Pa.	187,569 72	.....	187,569 72	60,000 00	88,706 08	56,537 84	18,284 79	26,366 64	437,465 07	23,285 78
Glen's Falls.....N.Y.	369,092 49	.....	369,092 49	40,000 00	156,831 46	60,434 36	36,344 84	61,876 09	724,578 74	.....
Globe Fire.....N.Y.	55,845 10	....	55,845 10	.....	56,262 45	3,600 00	1,380 58	2,910 60	119,998 73	.....
Grand Rapids Fire.....Mich.	117,521 90	.....	117,521 90	20,000 00	52,096 95	13,255 19	5,719 72	14,308 24	222,902 00	.....
Greenwich.....N. Y.	483,778 51	128,038 62	611,817 13	20,000 00	190,931 06	102,279 84	14,896 04	84,445 07	1,024,369 16	.....
Hanover Fire.....N. Y.	722,397 81	.....	722,397 81	70,000 00	264,375 69	138,740 13	34,259 29	127,913 42	1,357,686 34	.....
Hartford Fire.....Conn.	3,284,189 11	.....	3,284,189 11	325,000 00	960,377 44	421,902 97	107,310 18	432,582 58	5,531,308 28	.....

Table No. 4—Continued.

Name of Company.	Losses Paid.			Dividends paid.	Commissions and brokerage.	Salaries of officers and employés.	National State and local taxes.	All other expenditures.	Aggregate expenditures.	Deposit premiums returned on perpetual fire risks.
	Fire.	Marine and inland.	Total.							
Home.....N.Y.	$2,597,036 81	$77,145 26	$2,674,182 07	$300,150 00	$882,771 07	$399,552 86	$88,827 59	$337,650 57	$4,683,134 16	.....
Home Fire .....Md.	39,827 88	.....	39,827 88	9,936 00	11,957 08	6,700 00	483 78	3,509 23	72,413 97	$21 00
Home Mutual. .....Cal.	119,798 86	32,563 56	152,362 42	34,000 00	48,285 82	55,260 61	9,660 47	33,153 43	334,672 75	.....
Howard Fire .....Md.	3,569 14	.....	3,569 14	13,392 90	1,271 08	4,922 79	2,747 16	3,351 08	29,254 15	.....
Insurance Co. of North America..Pa.	2,139,554 20	1,766,520 99	3,906,075 19	360,000 00	1,001,120 15	287,978 73	117,263 74	335,390 48	6,007,828 29	14,129 85
Insurance Co. of the State of Pa..Pa.	188,176 56	.....	188,176 56	10,000 00	74,410 21	15,307 96	3,522 30	19,285 38	310,702 86	6,426 50
Kings County Fire.....N.Y.	19,387 18	.....	19,387 18	18,000 00	10,860 94	13,945 00	2,496 89	5,842 39	70,532 40	.....
Lumbermen's.....Pa.	54,367 28	.....	54,367 28	25,000 00	34,988 22	12,060 00	5,374 87	10,156 94	141,947 26	8,130 25
Manufacturers' and Merchants'..Pa.	86,429 19	.....	86,429 19	15,000 00	48,685 08	8,079 72	4,023 07	7,218 94	169,436 00	.....
Mechanics'..... .....Pa.	111,722 58	.....	111,722 58	20,010 00	65,085 53	11,213 99	5,284 00	15,967 12	229,223 22	7,276 05
Mechanics' and Traders'.....La.	276,911 44	8,980 73	285,892 17	18,750 00	49,972 42	39,689 72	9,727 98	28,471 56	432,503 85	.....
Merchants'.....N. J.	471,608 25	.....	471,608 25	24,000 00	173,571 90	45,288 69	32,500 00	108,670 26	855,584 20	.....
Merchants' .....R. I.	134,828 15	.....	134,828 15	12,000 00	52,575 49	41,581 18	7,697 59	1,185 90	349,818 31	.....
Mercantile Fire and Marine ...Mass.	71,407 83	295 51	71,703 34	23,802 00	42,799 46	19,143 42	3,825 44	16,620 48	177,894 14	.....
Michigan Fire and Marine.....Mich.	176,863 05	.....	176,863 05	16,000 00	58,878 34	14,978 56	14,708 66	32,515 42	313,934 03	.....
Milwaukee Mechanics.....Wis.	468,040 08	.....	468,040 08	60,000 00	228,074 56	58,807 27	31,980 59	59,461 86	896,314 91	.....
National Fire.....Conn.	1,800,551 38	.....	1,800,551 38	100,000 00	425,554 77	178,753 93	68,468 65	151,908 18	2,250,236 91	.....
*National Standard.....N.Y.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Newark Fire.....N. J.	81,302 88	.....	81,302 88	25,365 10	31,712 36	20,329 09	7,969 76	12,783 45	179,362 64	.....
New Hampshire Fire.....N.H.	560,765 42	.....	560,765 42	64,000 00	207,359 59	47,327 44	30,050 88	56,958 20	966,461 53	.....
New York Fire.....N.Y.	53,847 95	.....	53,847 95	12,000 00	10,796 94	22,246 77	8,397 83	5,422 92	107,712 41	.....
Niagara Fire.....N.Y.	781,715 44	88,010 78	819,726 22	50,142 50	284,694 71	148,889 56	34,670 74	118,528 75	1,456,602 48	.....
North River.....N.Y.	115,396 92	.....	115,396 92	21,052 50	89,719 71	17,299 92	1,241 44	15,294 93	310,005 42	.....
Northwestern National .....Wis.	350,244 21	.....	350,244 21	72,000 00	174,111 21	84,055 88	16,947 02	46,359 50	743,717 82	.....
Norwalk Fire .....Conn.	17,812 72	.....	17,812 72	2,567 50	8,394 89	2,481 48	194 80	1,366 42	32,717 81	.....
Norwood.....N.Y.	6,870 66	.....	6,870 66	.....	22,349 37	7,318 17	881 67	9,899 94	47,309 81	.....
Orient.....Conn.	740,226 38	84,628 31	824,859 69	140,000 00	282,384 56	104,828 10	29,751 56	78,208 56	1,460,037 49	.....
Pacific Fire .....N.Y.	200,265 21	.....	200,265 21	20,000 00	77,326 77	33,669 88	9,116 48	27,783 80	368,162 14	.....
Pennsylvania Fire.....Pa.	829,321 78	.....	829,321 78	60,000 00	380,798 74	87,038 00	37,844 32	99,126 98	1,494,119 82	14,900 31
Phenix .....N.Y.	2,345,339 16	.....	2,345,339 16	100,000 00	651,169 92	306,581 43	77,561 28	380,177 71	3,860,819 50	.....

Phœnix	Conn.	2,417,841 48		2,417,841 48	280,000 00	549,619 73	190,714 35	78,180 23	338,982 98	3,855,238 77	
Providence-Washington	R. I.	466,040 31	279,816 22	745,856 53	32,000 00	226,515 29	82,556 79	21,947 23	67,659 08	1,179,564 92	
Queen Insurance Co. of Am'r'ca	N. Y	1,190,951 95		1,190,951 95	50,000 00	324,178 96	164,150 82	50,482 21	126,445 62	1,9 8,209 58	
Reading Fire	Pa.	243,426 54		243,426 54	20,064 40	67,398 16	11,255 50	7,575 0	31,091 17	380,810 79	71 25
Reliance	Pa.	149,552 69		149,552 69	18,000 00	75,340 69	25,637 31	7,983 10	15,771 04	292,284 83	3,683 21
Rochester German	N.Y.	190,205 19		190,205 19	20,000 00	87,208 87	28,128 18	13,282 33	32,974 21	371,748 78	
Rutger's Fire	N.Y	45,166 32		45,166 32	16,000 00	23,129 22	11,603 31	2,636 86	6,211 18	104,746 89	
Saginaw Valley F. & M	Mich.	30,897 65		30,897 65	10,000 00	11,249 78	6,381 69	246 20	8,300 24	67,025 56	
St. Paul Fire and Marine	Minn.	652,590 03	148,275 45	800,865 48	50,000 00	283,307 33	63,553 43	27,581 61	82,076 43	1,307,384 28	
Security	Conn.	229,810 80	52,772 31	282,583 11	12,000 00	112,386 46	47,362 04	4,904 53		460,236 14	
Security Fire	Ohio	55,440 94	17,853 53	73,294 47	9,000 00	23,872 68	5,838 00	1,316 01	5,048 27	118,369 43	
Schuylkill Fire	Pa.	83 93		83 93		3,430 80	3,128 31	199 14	495 80	7,337 98	
Springfield Fire and Marine	Mass.	1,113,354 07		1,113,354 07	150,000 00	298,239 78	83,712 00	62,167 47	193,127 31	1,901,200 63	
Spring Garden	Pa.	229,477 91		229,477 91	32,000 00	102,237 13	18,277 24	18,605 71	34,558 40	435,156 39	10,368 47
Standard Fire	N.J.	24,086 07		24,086 07	9,000 00	10,810 67	3,635 76	1,290 82	4,907 34	53,730 66	
Sun Mutual	La.	229,765 20	7,110 60	236,875 80	50,000 00	65,450 66	65,316 19	8,583 52	5,068 73	431,314 90	
Teutonia	La.	173,721 30	8,204 23	181,925 53	25,000 00	60,554 98	22,628 29	8,399 93	17,969 16	316,477 89	
Union	Pa.	110,100 66		110,100 66	6,244 20	62,619 46	30,836 66	9,130 76	30,934 44	249,866 18	476 25
United Firemen's	Pa.	167,943 45		167,943 45	27,000 00	57,484 03	20,223 14	7,807 62	23,254 40	303,712 64	15,975 74
United States Fire	N.Y.	171,627 69	10,397 60	182,025 29	15,000 00	82,583 74	25,094 21	6,940 97	27,628 68	339,272 89	
Virginia Fire and Marine	Va.	218,166 49		218,166 49	20,013 00	64,327 87	15,629 92	9,516 50	13,696 38	341,350 16	
Washington	Ohio	35,964 45		35,964 45	14,124 00	11,380 95	5,961 10	3,111 67	5,113 23	75,655 40	
Westchester Fire	N.Y.	785,767 03		785,767 03	30,000 00	273,272 86	46,375 14	30,218 50	166,739 43	1,332,372 96	
Western	Pa.	103,928 20	75 00	104,003 20	18,000 00	40,167 55	7,720 00	4,787 05	6,837 96	181,515 76	
Williamsburg City Fire	N.Y.	258,640 82		258,640 82	49,250 00	136,606 86	68,557 74	6,028 29	35,393 43	549,477 14	
Totals		$43,940,520 98	$3,204,810 61	$47,145,331 62	$5,674,742 93	15,560,147 52	$6,413,729 34	$1,979,409 89	$6,288,981 28	$83,062,342 53	$237,399 80

III. FOREIGN COMPANIES—U. S. BRANCHES.

Atlas Assurance	Eng.	$319,110 42		$319,110 42		$112,922 26	$37,020 91	$11,256 72	$13,241 42	$523,554 73	
British America Assurance	Can.	545,597 57	$194,264 30	739,771 87		224,214 13	24,875 28	25,325 12	95,894 86	1,110,071 26	
British & For. Marine—limtd	Eng.		653,948 29	653,948 29		190,435 08	105,137 31	26,016 76		975,537 44	
Caledonian	Scot.	986,161 25		986,161 25		259,164 89	74,610 88	47,383 79	100,305 80	1,467,626 61	
Com. Union Assurance—limtd	Eng.	1,405,868 24	235,236 63	1,641,104 87		457,956 41	142,723 04	61,088 72	187,001 69	2,439,824 73	
General Marine	Ger.		116,182 29	116,182 29		17,629 38	6,495 85	4,010 85	2,488 04	146,756 41	
Hamburg Bremen Fire	Ger.	563,270 82		563,270 82		235,353 07	92,115 97	25,369 27	65,190 06	981,299 19	
Imperial Fire	Eng.	625,670 25		625,670 25		215,251 23	102,965 85	46,741 17	56,175 79	1,046,804 29	
Lancashire	Eng.	1,113,679 61		1,113,679 61		313,603 94	171,951 02	42,957 98	149,964 34	1,792,156 87	
Lion Fire	Eng.	320,965 2.		320,965 2.		106,399 95	35,487 70	14,488 28	42,866 29	520,157 49	

Table No. 4—Concluded.

Name of Company.				Total.	Dividends paid.	Commissions and brokerage.					Deposit premiums returned on perpetual fire risks.
Liverpool & London & Globe	Eng.	$3,130,893 67	.....	$3,130,893 67	.....	$945,105 30	$317,499 69	$111,788 93	$322,909 02	$4,828,195 61	$10,277 55
London A		480,828 52	$285,129 18	765,957 70	.....	196,819 07	86,208 09	31,146 30	72,858 83	1,152,989 99	97,865 58
London and Lancashire Fire	Eng.	985,670 08	.....	985,670 08	.....	354,645 30	144,232 37	40,120 64	121,554 02	1,646,222 41	.....
Manchester Fire Assurance	Eng.	1,019,739 95	.....	1,019,739 95	.....	298,748 65	91,287 51	39,764 55	113,006 52	1,562,547 18	.....
Mannheim	Ger	177,253 33	.....	177,253 33	.....	14,176 41	11,186 95	4,670 20	5,599 52	212,886 41	.....
Marine—limited	Eng.	.....	111,208 77	111,208 77	.....	20,662 75	6,960 69	3,602 46	.....	142,434 67	.....
Northern Assurance	G. B.	737,119 46	.....	737,119 46	.....	192,962 36	82,811 56	36,493 95	126,380 96	1,175,768 29	.....
North British and Mercantile	G. B.	1,364,164 47	.....	1,364,164 47	.....	373,544 20	205,663 91	58,075 60	111,962 58	2,113,410 76	.....
North German Fire	Ger.	183,775 56	.....	183,775 56	.....	130,406 66	5,025 00	730 05	9,076 64	329,013 91	.....
Norwich Union Fire	Eng.	897,983 75	.....	897,983 75	.....	259,977 83	136,133 40	19,539 81	114,952 00	1,428,586 79	.....
Palatine	Eng.	1,733,174 73	.....	1,733,174 73	.....	778,028 02	179,504 36	45,504 26	103,652 32	2,839,863 69	.....
Phœnix Assurance	Eng	1,160,124 88	.....	1,160,124 88	.....	384,246 18	108,882 61	47,194 26	133,033 94	1,833,481 87	.....
Prussian National	Ger.	281,122 46	1,500 00	282,622 46	.....	101,781 98	47,994 04	10,150 86	31,008 09	473,557 43	.....
Reliance Marine—limited	Eng.	.....	90,570 90	90,570 90	.....	13,672 46	9,988 98	1,997 45	9,364 15	125,543 89	.....
Royal	Eng.	2,723,861 72	.....	2,723,861 72	.....	841,284 11	324,178 80	124,151 17	255,566 66	4,269,042 49	28,319 99
Royal Exchange Assurance	Eng.	73,447 04	.....	73,447 04	.....	38,144 33	12,976 00	2,838 50	23,273 31	150,679 18	.....
Scottish Union and National	Scot.	809,379 99	.....	809,379 99	.....	258,224 19	69,813 66	44,019 36	110,831 73	1,292,268 90	.....
Sea—limited	Eng	.....	203,034 21	203,034 21	.....	28,951 51	6,879 11	6,605 56	.....	245,470 39	.....
Standard Marine—limited	Eng.	.....	195,178 81	195,178 81	.....	20,196 83	13,965 71	3,280 46	2,821 18	235,412 99	.....
Sun Insurance Office	Eng	910,625 57	.....	910,625 57	.....	288,075 62	78,784 32	35,258 72	163,601 89	1,476,341 12	.....
	Sweden.	32,109 47	.....	32,109 47	.....	.....	21,719 54	369 81	.....	54,198 82	.....
	Switz.	.....	165,170 38	165,170 38	.....	9,682 33	6,000 00	3,507 45	4,210 23	188,570 39	.....
	Eng.	.....	149,361 50	149,361 50	.....	26,429 32	21,621 57	7,068 54	18,994 27	223,400 20	.....
	Ger.	220,739 85	.....	220,739 85	.....	132,500 27	2,386 04	.....	15,676 98	371,306 14	.....
Union Assurance Society	Eng.	385,879 07	.....	385,879 07	.....	218,017 64	11,259 80	21,514 51	13,723 57	650,387 59	.....
Union Marine—limited	Eng	.....	173,012 92	173,012 92	.....	24,479 42	5,680 00	6,615 35	8,108 21	217,895 90	.....
Western Assurance	Can.	823,482 37	340,940 51	1,164,422 88	.....	346,465 34	35,800 00	40,244 79	153,556 16	1,740,489 17	.....
Totals		$24,011,601 37	$2,914,738 69	$26,926,340 06	.....	$8,430,148 42	$2,837,747 47	$1,050,782 15	$2,738,734 10	$41,983,752 20	$136,493 12

IV. MUTUAL COMPANIES OF THIS STATE.

Addison Farmers' Mutual...Addison.	$4,346 62	.....	$4,346 62	.....	.....	$962 00	$134 17	$487 10	$5,889 89	.....
Coal Operators' Mut. Fire. Springfield.	7,819 40	.....	7,819 40	.....	.....	2,182 07	.....	256 56	10,258 03	.....
Garden City Mutual Fire....Chicago.	151 06	.....	151 06	.....	$1,180 08	1,650 05	.....	1,884 97	4,815 78	.....
Lumberman's Mutual.....Chicago	4,272 25	.....	4,272 25	.....	146 20	3,801 23	.....	....	8,219 68	.....
Manufacturers' and Merchants' Mutual .....Rockford.	76,156 90	.....	76,156 90	$8,314 58	18,494 23	12,740 00	898 37	8,700 25	125,293 33	.....
	52,005 02	.....	52,005 02	.....	2,337 28	3,550 00	.....	6,242 83	64,135 13	.....
	235,090 50	.....	235,090 50	.....	6,945 24	33,080 00	1,528 48	16,155 73	292,784 94	.....
	17 32	.....	17 32	.....	.....	495 00	.....	523 24	1,035 56	.....
	37,094 86	.....	37,094 86	37,734 99	....	9,106 92	587 66	7,164 41	91,685 84	.....
	10,108 25	.. ..	10,108 25	.....	765 99	1,495 10	....	520 10	12,879 44	.....
	1,502 72	.....	1,502 72	.. ..	1,774 14	8,448 85	87 40	3,411 45	10,324 56	.....
Totals	$426,564 92	.....	$426,564 92	$46,049 57	$31,631 16	$72,878 22	$3,101 08	$45,296 28	$627,021 15	.....

V. MUTUAL COMPANIES OF OTHER STATES.

Atlas Mutual Fire .....Mass.	$144,217 59	.....	$144,217 59	$3,089 88	$24,282 31	$6,488 89	$1,280 65	.....	$182,359 32	.....
Atlantic Mutual Fire.....R. I.	10,324 07	....	10,324 07	..... .	5,368 96	.....	1,428 74	.....	20,121 77	.....
Commercial Mutual .....R. I.	3,415 96	.....	3,485 96	.....	3,993 58	6,556 22	636 02	$1,740 55	15,306 33	.....
Central Manufacturers' Mutual... .O.	36,322 27	.....	36,322 27	5,576 91	3,307 58	5,100 33	1,328 77	3,596 27	61,232 43	.....
Cotton and Woolen Manufacturers' Mutual.....Mass.	68,575 74	.....	68,575 74	185,192 74	.....	7,843 60	4,707 55	19,790 14	281,098 77	.....
Farmers' Fire..... .....Pa.	171,894 22	.....	171,894 22	. .....	68,795 36	26,587 99	7,066 16	35,484 82	293,825 55	.....
Indiana Millers' Mutual Fire.....Ind.	40,056 37	.....	40,056 37	.....	.....	5,000 00	422 44	19,836 39	65,317 20	.....
Keystone Mutual Fire .....Pa.	33,695 11	.....	33,695 11	99,910 66	....	10,104 53	495 70	32,215 01	166,419 01	.....
Manton Mutual Fire .....Pa.	12,813 91	.....	12,813 91	17,055 12	.....	4,928 39	287 48	13,784 71	48,819 61	.....
Mercantile Mutual Fire .....R. I.	36,659 54	.....	36,659 54	75,436 41	.....	7,618 89	2,947 55	17,846 81	136,511 0	.....
Mutual Fire .....N. Y.	433,770 33	.....	433,770 33	38,302 30	96,889 14	53,466 54	17,788 8	96,254 55	780,448 69	.....
Old Colony Mutual ....Mass.	30,327 45	.....	30,327 45	.....	8,795 40	5,535 61	1,330 66	22,007 72	67,779 87	.....
Philadelphia Manufacturers' Mutual Fire..... ....Pa.	25,225 03	.....	25,225 03	95,089 87	... .	9,797 00	394 28	16,843 43	147,299 56	.....
Rubber Manufacturers' Mutual. Mass.	61,371 81	.....	61,371 81	135,140 58	7,361 85	5,365 00	3,094 51	11,515 71	221,849 76	.....
Security Mutual Fire.....R. I.	14,612 86	.....	14,612 86	225 27	6,227 56	6,009 60	423 38	2,969 19	29,635 83	.....
Wachusett Mutual Fire.....R. I.	23,683 09	.....	23,683 09	.....	11,763 72	4,267 94	496 90	4,129 08	45,085 73	.....
Totals	$1,191,965 37	.....	$1,191,965 37	$696,972 04	$240,765 70	$169,215 62	$47,129 54	$296,017 16	$2,565,065 43	.....
Grand aggregate.....	71,218,048 58	$5,148,157 13	77,366,205 66	6,526,716 54	34,997,996 28	9,607,022 08	3,149,100 66	2,604,167 80	131,270,211 04	$373,892 92

* Commenced business January 27, 1896.

TABLE

Statement showing the paid-up Capital, Admitted Assets, Total Liabilities, Income, Expenditures, and per cent. of Expenditures to Net Assets to Risks in force of all the business in the State of

I. JOINT STOCK

Name of Company.	Capital.	Total admitted assets, less special deposits.	Total liabilities, less amounts secured by special deposits.	Surplus.		Impairment.	
				Amount.	Per cent. of surplus to capital....	Amount.	Per cent. of impairment to capital..
Chicago .....Chicago.	$100,000 00	$108,298 92	$114,361 42	.....	....	$6,062 50	6.06
Firemen's.....Chicago.	250,000 00	399,152 54	341,974 15	$57,178 39	22 87	....	.....
Forest City.....Rockford.	100,000 00	513,298 89	376,877 37	136,421 52	136.42	.....	.....
German.....Freeport.	200,000 00	3,012,329 15	2,237,214 37	775,114 78	387.56	.....	.....
German Fire.....Peoria.	200,000 00	409,588 17	339,374 64	70,213 53	35.11	.....	.....
Ins. Co. of the State of Illinois.....Rockford.	100,000 00	138,719 40	125,143 30	13,576 10	13.58	.....	.....
Rockford.....Rockford.	200,000 00	1,033,755 71	922,705 83	111,049 88	55.52	.....	.....
Trader's.....Chicago.	500,000 00	1,748,920 13	1,089,846 77	659,073 36	131.81	.....	.....
Western.....Aurora.	25,450 00	31,567 04	28,357 46	3,209 58	12.61	.....	.....
Totals.....	$1,675,450 00	$7,895,629 93	$5,575,855 31	$1,825,837 14	108.98	$6,962 50	.....

II. JOINT STOCK COMPANIES

Ætna.....Conn	$4,000,000 00	$10,828,426 38	$7,520,706 01	$3,307,720 37	82.69	.....	.....
Agricultural .....N.Y.	500,000 00	2,121,652 54	1,909,892 29	211,760 25	42.35	.....	.....
Allemannia Fire..... Pa.	200,000 00	387,178 09	336,410 15	50,767 94	25.38	.....	.....
American.....N.J.	600,000 00	2,603,799 29	1,150,368 38	1,453,430 91	242.24	.....	.....
American.....Mass.	300,000 00	567,851 45	480,829 60	87,021 85	29.00	.....	.....
American Central....Mo.	600,000 00	1,611,187 11	1,407,095 64	204,091 47	34.02	.....	.....
American Fire.....Pa.	500,000 00	2,351,236 53	2,087,972 27	263,264 26	52.65	.....	.....
American Fire.....N.Y.	392,150 00	879,103 90	714,218 89	*e*164,885 01	42.05	.....	.....
Armenia .....Pa.	250,000 00	361,988 92	355,844 21	6,144 71	2 46	.....	.....
Assurance Lloyds of America.....N.Y.	310,000 00	664,832 21	521,597 35	143,234 86	46.20	.....	.....
Atlanta Home.....Ga	500,000 00	710,609 05	611,591 96	99,017 09	19.80	.....	.....
Broadway.....N.Y.	200,000 00	426,410 84	382,838 29	43,572 55	21 79	.....	.....
Buffalo German... N.Y	200,000 00	1,778,411 73	585,986 67	*f*1,192,425 06	596.21	.....	.....
Capital Fire.....N.H	200,000 00	422,882 08	406,489 70	16,392 38	8.20	.....	.....
Citizens'.....N. Y.	300,000 00	775,567 80	698,797 88	76,769 92	25.59	.....	.....
Citizens'.....Pa.	500,000 00	762,148 73	693,990 68	68,158 05	13.63	.....	.....
Citizens'.....Mo.	200,000 00	629,470 58	266,435 38	263,035 20	131.52	.....	.....
Commerce .....N Y.	200,000 00	373,586 28	308,947 55	64,638 73	32 32	.....	.....
Commercial .....Ohio	100,000 00	196,567 17	174,732 02	21,835 15	21.84	.....	.....
CommercialUnion F.N.Y.	200,000 00	220,971 83	209,330 36	11,641 47	5.82	.....	.....
Commonwealth .....N.Y.	500,000 00	785,562 11	622,394 62	163,167 49	32 63	.....	.....
Concordia Fire..... Wis.	200,000 00	754,336 83	628,314 37	126,022 46	63.01	.....	.....
Connecticut Fire...Conn.	1,000,000 00	3,007,706 69	2,611,276 28	396,430 41	39.64	... .	.....
Continental.....N.Y.	1,000,000 00	7,111,828 25	5,138,914 42	*g*1,972,913 83	197.29	.....	.....
Delaware..... .....Pa.	702,875 00	1,450,965 08	1,311,596 54	139,368 54	19.83	.....	.....
Detroit F and Mar..Mich	400,000 00	1,200,708 75	591,613 13	609,095 62	152.27	.....	.....
Dubuque F. and Mar..Ia.	100,000 00	332,665 52	197,700 78	134,964 74	134.96	.....	.....
Eagle Fire .....N Y.	300,000 00	1,201,257 60	541,418 71	659,838 89	219.95	.....	.....
Equitable F and M..R.I.	300,000 00	616,643 42	516,011 72	*h*100,631 70	33.54	.....	.....
Eureka Fire and M..Ohio.	100,000 00	299,342 38	217,819 95	81,522 43	81.52	.....	.....
Farmers and Merch..Neb.	100,000 00	241,729 31	233,396 39	8,332 92	8.33	.....	.....
Farragut Fire.....N.Y.	200,000 00	312,157 36	283,941 51	28,215 85	14.11	.....	.....
Fire Assn. of Phila....Pa.	500,000 00	5,376,282 39	4,724,586 53	651,695 86	130.34	.....	.....
Fire Insurance Co. of the County of Philadelphia.	400,000 00	876,747 73	730,515 17	146,232 56	36.56	.....	.....
Firemen's .....Md.	378,000 00	708,131 11	604,415 73	103,715 38	27.44	.....	.....

No. 5.

ties and Surplus, and the per cent. of Surplus or Impairment of Capital, Income, Risks in force and Net Assets, and the per cent. Fire and Marine Insurance Companies doing Illinois during the year 1895.

COMPANIES OF THIS STATE.

Total income.	Total expenditures.	Income over expenditures.	Expenditures over income.	Per cent. of expenditures to income.....	Risks in force.	Net assets, not including special deposits.	Per cent. of net assets to risks in force.....
$25,717 82	$43,781 90	.....	$18,064 58	170.24	b $252,812 00	$97,982 45	38.75
99,440 34	111,278 92	.....	11,838 58	111.90	9,065,047 00	368,476 43	4.06
133,367 69	119,369 47	$13,998 22	.....	89.50	22,458,792 00	501,078 97	2.23
1,576,921 85	1,466,611 62	110,309 78	.....	93.00	210,481,980 00	2,892,805 84	1.37
152,218 08	107,890 36	44,322 72	.....	70.88	14,828,530 00	379,934 21	2.56
31,568 11	26,753 65	4,814 46	.....	84.75	2,825,681 00	136,997 10	4.85
552,837 50	502,915 81	49,441 69	.....	91.05	97,019,132 00	956,720 86	0.99
748,050 48	650,950 14	97,100 34	.....	87.02	62,468,515 00	1,631,584 95	2.61
1,892 71	2,457 83	.....	565 12	129.85	266,815 00	31,462 14	11 79
$3,321,528 58	$3,032,009 70	$319,957 16	$30,468 28	91.28	$419,662,234 00	$6,997,044 95	1.67

OF OTHER STATES.

$4,347,223 57	$4,104,430 51	$242,793 06	.....	94.41	a$487,878,130 00	$10,217,697 99	2.09
1,148,436 75	1,061,162 11	87,274 64	.....	92.40	277,334,047 00	1,962,882 52	0.71
200,686 92	185,085 97	15,600 95	.....	92.23	19,556,222 00	354,048 44	1.81
636,554 02	489,243 96	147,310 06	.....	76.86	102,990,181 00	2,536,504 78	2.46
258,659 51	234,091 15	24,568 36	.....	90.50	28,288,809 00	535,998 40	1.89
877,543 58	848,664 63	28,878 95	.....	96.71	105,138,121 00	1,463,245 04	1.39
1,298,840 76	1,304,195 37	.....	$5,354 61	100.42	169,745,501 00	1,505,627 84	0.89
383,650 63	1,067,418 91	.....	683,768 28	278.23	33,100,192 00	749,668 64	2.26
128,729 90	104,842 05	23,887 85	.....	81.44	12,813,906 00	340,468 17	2.66
324,504 29	177,756 68	146,747 66	.....	54.78	26,187,650 00	595,814 39	2.28
183,862 01	195,692 72	.....	11,830 71	106.43	14,362,831 00	682,883 54	4.75
267,437 09	282,327 23	.....	14,890 14	105.57	35,831,672 00	388,436 55	1.08
503,403 06	415,528 55	87,874 51	.....	82.54	63,990,186 00	1,746,025 15	2.73
222,882 30	185,857 13	37,025 17	.....	83.39	19,870,144 00	352,305 62	1.77
570,078 71	553,109 11	16,964 60	.....	97.02	76,350,876 00	668,099 12	0.88
266,581 33	234,215 82	32,365 51	.....	87.86	26,414,061 00	730,659 20	2.77
248,080 58	160,478 67	87,551 89	.....	64.70	a 20,445,732 00	602,565 90	2.95
160,001 76	146,968 06	13,033 70	.....	91 85	17,262,246 00	360,552 18	2.09
67,901 29	81,926 07	.....	14,024 78	120.65	6,641,973 00	166,781 26	2.51
18,855 69	10,123 69	8,732 00	.....	53.69	1,855,134 00	220,279 01	11.87
223,892 00	154,983 01	68,908 99	.....	69.22	19,208,472 00	761,802 58	3.97
475,359 81	425,026 48	50,333 33	.....	89.41	61,115,164 00	707,589 21	1.16
1,683,147 01	1,661,166 06	226,980 95	.....	87.97	205,081,193 00	2,709,580 69	1.32
3,740,744 59	3,232,101 11	508,643 48	.....	86.40	662,294,844 00	6,452,454 87	0.97
877,836 84	906,267 70	.....	28,430 86	103.24	a 79,090,110 72	1,306,187 28	1.65
312,426 66	301,012 21	11,414 45	.....	96.35	a 28,205,435 00	1,176,971 88	4.17
96,771 01	72,280 15	24,490 86	.....	74.69	9,329,406 00	221,762 24	2.45
273,303 76	244,196 26	29,107 50	.....	89.35	56,505,661 00	1,163,837 23	2.06
287,241 10	242,391 88	44,849 22	.....	84 39	a 32,3 0,642 00	592,673 17	1 83
149,159 87	138,882 45	10,277 89	.....	93.11	a 14,164,264 00	270,356 46	1.91
61,022 67	46,189 04	14,833 63	.....	75.69	14,453,662 00	229,870 04	1.59
151,3?6 41	152,607 82	.....	1,251 41	100.83	11,682,340 00	297,031 66	2.54
2,717,977 85	2,360,890 22	357,087 63	.....	86.86	430,016,656 00	2,958,718 78	0.69
174,011 75	127,204 63	46,807 12	.....	73.11	24,227,505 00	626,761 37	2.59
282,765 68	243,291 56	39,471 12	.....	86.04	32,669,958 00	661,768 97	2.02

Table No. 5—

Name of Company.	Capital.	Total admitted assets, less special deposits.	Total liabilities less amounts secured by special deposits.	Surplus. Amount.	Surplus. Per cent. of surplus to capital	Impairment. Amount.	Impairment. Per cent. of impairment to capital
Sun Mutual.....La.	$500,000 00	$999,127 71	$766,635 44	$282,492 27	46.50	.....	.....
Teutonia.....La.	250,000 00	579,820 47	441,586 52	138,233 96	55.29	.....	.....
Union.....Pa.	200,000 00	628,011 92	499,348 13	128,663 79	64.33	.....	.....
United Firemen's.....Pa.	300,000 00	1,368,629 96	1,209,539 01	159,090 95	53.03	.....	.....
United States Fire..N.Y.	250,000 00	654,504 45	569,872 07	*m* 84,633 38	33.85	.....	.....
Virginia Fire & Mar..Va.	250,000 00	690,611 27	588,956 74	101,654 53	40.66	.....	.....
Washington .....Ohio	150,000 00	253,966 04	208,247 89	45,718 15	30.48	.....	.....
Westchester Fire....N.Y.	300,000 00	1,983,944 62	1,513,571 89	420,372 73	140.12	.....	.....
Western ..... Pa.	300,000 00	503,469 80	452,606 37	50,863 43	16.95	.....	.....
Williamsb'rg City F.N.Y.	250,000 00	1,494,635 97	806,848 41	*n* 687,787 56	275.11	.....	.....
Totals.....	$50,468,025 00	$178,414,618 26	$134,502,843 98	$43,917,539 88	.....	$5,770 60	.....

III. FOREIGN COMPANIES—

Atlas Assurance.....Eng.	*c* $200,000 00	$781,227 17	$669,132 63	$112,094 54	56.05	.....	.....
British Amer. Assur.Can.	200,000 00	1,021,204 52	899,309 09	121,895 43	60.95	.....	.....
Brit.& For.M.—lim..Eng.	514,889 80	1,368,980 97	1,327,323 59	36,607 38	7.11	.....	.....
Caledonian .....Scot.	200,000 00	1,305,404 33	1,421,599 92	383,804 41	191.90	.....	.....
Com.U.Assur.—lim.Eng.	200,000 00	3,288,031 16	2,440,451 91	847,579 25	423 79	.....	.....
General Marine.....Ger.	200,000 00	294,147 92	254,882 87	39,265 05	19.63	.....	.....
Hamb'g Bremen Fire.Ger.	205,000 00	1,365,723 99	1,087,207 73	278,516 26	135.87	.....	.....
Imperial Fire.....Eng.	286,000 00	1,631,946 37	1,197,377 35	434,569 02	151.94	.....	.....
Lancashire .....Eng.	200,000 00	2,087,856 04	1,664,095 10	423,760 94	211.88	.....	.....
Lion Fire.....Eng.	210,000 00	676,707 40	600,729 97	75,977 43	36.18	.....	.....
Liv'p'l&Lon &Globe.Eng.	200,000 00	8,505,434 06	5,433,934 94	3,071,499 12	1,535.75	.....	.....
London Assur. Cor..Eng.	200,000 00	2,124,583 10	1,220,671 46	903,911 64	451 96	.....	.....
Lon & Lanc's're Fire.Eng.	290,000 00	2,444,526 52	1,887,588 79	556,937 73	192 05	.....	.....
Manchester Fire Ass.Eng.	200,000 00	2,020,629 50	1,590,178 24	430,451 26	215 23	.....	.....
Mannheim .....Ger.	300,000 00	388,632 54	388,573 68	58 86	.02	.....	.....
Marine—limited.....Eng.	300,000 00	497,495 35	393,530 24	103,965 11	34.65	.....	.....
Northern Assurance.G.B.	200,000 00	1,768,324 27	1,306,124 48	462,199 79	231.10	.....	.....
N.Brit.& Mercantile.G.B.	200,000 00	3,725,855 81	2,412,500 47	1,313,355 34	656.68	.....	.....
North German Fire..Ger.	200,000 00	595,674 48	561,077 21	34,597 27	17 29	.....	.....
Norwich Union Fire.Eng.	200,000 00	1,968,049 39	1,535,324 71	432,724 68	216.36	.....	.....
Palatine.....Eng.	200,000 00	2,786,236 28	2,458,464 61	327,771 67	163.89	.....	.....
Phœnix Assurance..Eng.	200,000 00	2,455,245 83	2,014,791 79	440,454 04	220.23	.....	.....
Prussian National...Ger.	200,000 00	786,413 04	639,760 83	146,652 21	73.33	.....	.....
Reliance Mar..—lim Eng.	300,000 00	362,644 97	341,628 65	21,016 32	7.00	.....	.....
Royal.....Eng	235,000 00	7,283,193 11	5,409,255 09	1,873,938 02	797.42	.....	.....
*Royal Ex. Assur...Eng.	200,000 00	317,792 11	321,837 56	.....	.....	$4,045 45	2.03
Scot'sh Un. & Nat'l..Scot.	200,000 00	2,977,771 67	1,429,876 91	1,547,894 76	773.95	.....	.....
Sea—limited.....Eng.	200,000 00	385,172 28	375,718 07	9,454 21	4.73	.....	.....
Standard Mar.—lim.Eng.	200,000 00	355,265 34	318,551 85	36,713 49	18.36	.....	.....
Sun Ins. Office.....Eng.	200,000 00	2,291,197 72	1,716,214 77	574,982 95	287.49	.....	.....
Svea Fire & Life....Swed	200,000 00	261,831 75	238,975 01	22,856 74	11.43	.....	.....
Switzerland Mar...Switz.	215,000 00	228,176 36	232,292 26	.....	.....	4,115 90	1.91
Thames and Mersey Marine—limited.....Eng.	300,000 00	517,295 78	478,649 51	38,646 27	12.88	.....	.....
Transatlantic Fire...Ger.	262,000 00	704,137 32	620,995 07	83,142 25	31.73	.....	.....
Union Assur. Soc'y..Eng.	200,000 00	1,000,041 75	830,411 23	169,630 52	84.81	.....	.....
Union Marine—lim..Eng.	300,445 35	478,164 94	443,227 52	34,937 42	11.63	.....	.....
Western Assurance..Can.	301,000 00	1,451,219 98	1,335,464 89	115,755 09	38.46	.....	.....
Totals	$8,619,285 15	$62,997,185 12	$47,497,730 00	$15,507,616 47	179.92	$8,161 35	.09
Aggregate of stock companies	60,762,760 15	248,807,428 33	187,576,429 29	61,250,993 49	100.80	19,994 45	.03

Certificate filed shows $34,000 00 additional assets placed in hands of U. S. branch trustees after date of

Continued.

Total income.	Total expenditures.	Income over expenditures.	Expenditures over income.	Per cent. of expenditures to income.....	Risks in force.	Net assets, not including special deposits.	Per cent. of net assets to risks in force.....
$448,244 58	$431,814 90	$16,929 68	.....	96.22	*a* $28,448,570 00	$930,489 16	3.27
354,308 78	316,477 89	37,830 89	.....	89.32	*a* 27,675,287 00	544,189 89	1.97
358,822 72	249,866 18	108,956 54	.....	69.64	38,941,525 00	544,142 67	1.40
347,679 95	303,712 64	43,967 31	.....	87.36	66,379,388 57	650,686 95	1.
362,658 55	339,272 89	23,385 66	.....	93.55	*a* 46,470,561 00	575,514 40	1.24
868,899 84	841,350 16	27,549 68	.....	92.53	28,583,964 00	619,761 30	2.17
75,730 22	75,655 40	74 82	.....	99.90	8,116,481 00	246,819 21	3.04
1,402,794 85	1,332,372 96	70,421 89	.....	94.99	189,880,778 00	1,782,160 05	.94
209,401 97	181,515 76	27,886 21	.....	86.68	*a* 20,536,564 00	480,769 84	2.34
628,107 53	549,477 14	78,630 39	.....	87.48	119,810,228 00	1,430,409 72	1.19
$91,195,335 44	$83,062,342 53	$9,182,399 30	$1,049,406 39	91.06	$12,089,687,783 18	$158,341,618 35	1.31

U. S. BRANCHES.

$607,860 57	$523,554 73	$84,305 84	.....	86.18	$63,625,264 00	$712,084 72	1.12
1,210,194 59	1,110,071 26	100,123 33	.....	91.73	*a* 90,264,165 00	848,971 56	.94
1,611,384 40	975,537 44	635,846 96	.....	60.54	*a* 28,185,286 00	1,057,140 70	3.75
1,382,214 07	1,467,626 61	.....	$85,412 54	106.18	201,272,676 00	1,570,615 68	.78
2,814,073 50	2,439,824 73	374,248.77	.....	86.70	*a* 367,499,191 17	2,877,943 88	.78
173,531 25	146,756 41	26,774 84	.....	84.57	*a* 3,986,207 00	270,061 83	6.77
1,170,882 52	981,299 19	189,583 33	.....	83.81	124,958,214 00	1,263,188 27	1.01
1,243,469 76	1,046,804 29	196,665 47	.....	84.19	161,652,887 06	1,540,122 68	.95
1,966,059 52	1,792,156 87	173,902 65	.....	91.16	208,948,226 00	1,825,561 21	.87
566,668 92	520,157 49	46,511 43	.....	91.79	59,628,685 00	613,877 32	1.08
5,879,308 80	4,828,195 61	1,051,113 19	.....	82.12	855,482,784 00	7,234,447 19	.85
1,286,842 71	1,152,989 99	133,852 72	.....	89.60	*a* 168,474,505 00	1,962,816 57	1.11
1,951,486 90	1,646,222 41	305,264 49	.....	84.36	364,632,489 00	2,241,140 74	.61
1,584,569 05	1,562,547 18	22,021 87	.....	98.61	186,184,307 42	1,768,880 22	.95
184,608 75	212,886 41	.....	28,277 66	115 32	*a* 2,231,156 00	340,385 94	15.26
231,367 04	142,434 67	88,932 37	.....	61.56	*a* 22,897,192 00	443,780 82	1.94
1,294,026 72	1,175,768 29	118,258 43	.....	90.86	170,120,370 00	1,590,835 46	.94
2,406,402 01	2,113,410 76	292,991 25	.....	87.82	345,064,976 00	3,875,100 65	.98
482,577 38	329,013 91	153,563 47	.....	68.18	34,215,855 00	500,737 19	1.46
1,608,160 85	1,428,586 79	179,574 06	.....	88 84	224,614,795 00	1,749,088 35	.78
3,119,191,97	2,839,863 69	279,328 28	.....	91.05	300,241,804 00	2,292,429 35	.76
2,111,635 30	1,833,481 87	278,153 43	.....	86.83	297,321,742 00	2,077,701 91	.70
488,300 64	573,557 43	14,743 21	.....	96.98	*a* 48,531,364 00	679,806 43	1.40
136,663 52	125,543 89	11,119 63	.....	91.87	*a* 2,550,454 00	340,026 69	13.33
5,137,561 57	4,269,042 49	868,519 08	.....	83.10	789,663,669 68	6,107,125 54	.77
177,785 67	150,679 18	27,056 49	.....	84.77	18,920,507 00	25,715 55	1.36
1,642,256 04	1,292,268 90	349,987 14	.....	78 69	289,679,371 00	2,696,069 36	1.12
264,421 37	245,470 39	18,950 98	.....	92.84	*a* 7,0 9,066 00	267,127 55	3.81
232,615 94	235,412 99	.....	2,797 05	101 20	*a* 4,887,794 00	279,852 28	5.73
1,682,668 31	1,476,341 12	206,327 19	.....	87 74	301,110,917 00	2,064,161 84	.69
59,695 16	54,198 82	5,496 34	.....	90.79	3,887,149 00	256,086 13	6.59
193,477 22	188,570 39	4,906 83	.....	97.46	*a* 1,780,616 00	228,176 36	12.81
348,082 09	223,400 20	124,681 89	.....	64.18	*a* 5,780,580 00	415,117 39	7.18
438,898 94	371,308 14	67,580 80	.....	84.60	38,215,718 00	606,309 54	1.32
892,467 50	650,387 59	242,079 91	.....	72.88	72,211,228 00	841,210 00	1 16
248,360 59	217,895 90	30,464 69	.....	87.73	*a* 2,391,864 00	379,704 78	15.87
1,864,033 23	1,740,489 17	123,544 06	.....	93.37	*a* 140,209,252 00	1,268,293 23	.90
$48,698,789 37	$41,983,752 20	$6,826,474 42	$116,487 25	86.22	$5,958,272,246 33	$54,506,634 86	.91
143,210,603 39	128,078,104 43	16,828,860 88	1,196,361 92	89.43	18,467,572,813 51	219,845,298 16	1.19

annual statement.

Table No. 5—

IV. MUTUAL COMPANIES

Name of Company.	Net deposit notes.	Cash admitted assets.	Liabilities including unearned premiums.	Surplus			
				Surplus including deposit notes.	Per cent. of surplus to capital....	Net cash surplus or deficiency.	Per cent. of impairment to capital
Addison Farmers' Mutual ..... Addison.	$124,130 86	$28,668 89	$15,021 23	$137,769 52	.....	$13,639 16	.....
Coal Operators' Mutual Fire .....Springfield.	40,164 12	10,029 26	10,694 02	39,499 36	.....	*d* 664 76	.....
Garden City Mutual Fire .....Chicago.	31,086 14	5,666 95	6,775 08	29,928 01	.....	*d* 1,108 12	.....
Lumbermen's Mutual..... ..... Chicago.	66,164 80	9,968 96	6,157 65	69,991 11	.....	3,826 31	.....
Manufacturers' and Merchants' Mut..Rockford.	573,859 35	94,665 22	67,152 11	601,372 46	.....	27,513 11	.....
Millers' Mut. Fire. Ins Assn of Illinois. Alton.	396,357 24	97,724 69	50,956 98	443,125 00	.....	46,767 76	.....
Millers' Nation'l.Chicago.	1,638,576 04	580,992 20	243,307 74	1,976,260 50	.....	337,684 46	.....
Mill Owners' Mutual Fire ..... Chicago.	103,119 20	20,040 82	12,862 50	110,297 52	.....	7,178 32	.....
Protection Mutual Fire .....Chicago.	486,142 85	93,394 58	49,253 35	530,214 08	.....	44,071 28	.....
Pulaski Mu.Fire. Chicago.	55,571 79	12,100 92	12,798 75	54,873 96	.....	*d* 697 83	.....
Reliance Mu.Fire.Chicago	35,175 30	9,458 08	8,828 28	35,900 15	.....	624 85	.....
Totals	$3,550,297 19	$962,645 07	$488,810 59	$4,029,131 67	.....	$481,305 20	.....
	.....	.....	.....	.....	.....	*d* 2,470 72	.....

V. MUTUAL COMPANIES

Atlas Mutual Fire..Mass.	$703,751 25	$204,196 46	$149,462 83	$758,484 88	.....	$54,733 63	.....
Atlantic Mu Fire....R.I.	124,898 64	38,777 71	23,284 29	140,392 06	.....	15,493 42	.....
Commercial Mutual..R.I.	49,812 90	15,316 00	9,516 42	55,612 48	.....	5,799 58	.....
Centr'l Man'f's Mut.Ohio.	354,215 60	89,495 33	40,167 27	403,543 66	.....	49,328 06	.....
Cotton and Woolen Manufacturers' Mutual.Mass.	1,516,306 40	244,507 22	160,095 06	1,600,718 56	.....	84,412 16	.....
Farmer's Fire.....Pa.	.....	643,519 35	338,287 22	305,282 13	.....	305,282 13	.....
Indiana Millers' Mutual Fire ..... Ind.	300,052 30	54,831 74	44,429 04	310,455 00	.....	10,402 70	.....
Keystone Mutual Fire. Pa.	723,936 05	104,305 23	72,618 91	755,622 37	.....	31,686 32	.....
Manton Mutual Fire...Pa.	298,285 00	52,397 37	29,976 71	320,655 66	.....	22,420 66	.....
Mercantile Mut. Fire. R.I.	701,770 65	117,178 47	72,977 29	745,971 83	.....	44,201 18	.....
Mutual Fire.....N.Y.	.....	966,448 27	482,360 05	‡484,083 22	.....	§259,083 22	.....
Old Colony Mutual. Mass.	203,862 68	48,440 86	44,037 99	208,265 50	.....	4,402 87	.....
Philadelphia Manufacturers' Mutual Fire ....Pa.	622,938 70	118,007 72	62,661 87	678,284 55	.....	55,345 85	.....
Rubber Man'f'rs Mu.Mass.	1,248,179 10	287,223 89	125,631 49	1,359,771 50	.....	111,592 40	.....
Security Mut. Fire...R.I.	128,095 41	28,598 32	26,846 51	129,842 22	.....	1,746 81	.....
Wachusett Mu. Fire.Mass.	141,187 17	35,456 27	32,283 30	144,410 14	.....	3,222 97	.....
Totals	$7,117,241 80	$2,998,690 21	$1,714,536 25	$8,401,395 76	.....	$1,059,153 96	.....
Grand aggregate	60,764,760 15	252,768,763 61	189,774,776 13	*p*62,791,452 65	.....	19,994 46	.....
Net deposit notes of mutual companies	10,667,588 99	.....	.....	.....	.....	.....	.....
Deficiency of mutual companies	.....	.....	.....	.....	.....	*d* 2,470 72	.....

‡ Including $225,000 advance premium contributions represented by certificates.
§ Not including advance premium contributions contributed by members.
a Includes marine and inland risks.
b Marine business only.
c Deposit capital.
d Deficiency.
p Amount after deducting deposit notes of mutual companies.
Special reserve fund set apart to provide capital for continuing the business in case of disastrous conflagrations, not available for current ordinary losses—
e $200,000.00 deposited with New York Insurance Department, under Secs. 130, 131 and 132, New York Laws.
f $200,000.00 deposited with New York Insurance Department, under Secs. 130, 131 and 132, New York Laws.

Concluded.

OF THIS STATE.

Total income.	Total expenditures.	Income over expenditures.	Expenditures over income.	Per cent of expenditure to income	Risks in force.	Net assets including contingent liability of members and deposit notes and not including special deposits.	Per cent. of net assets to risks in force .....
$8,800 62	$5,889 89	$2,910 73	.....	66.93	$2,497,800 00	$152,793 75	6.12
15,803 36	10,238 03	5,565 33	.....	64.79	602,890 82	46,193 35	7.67
7,381 75	4,815 78	2,565 97	.....	65.25	549,357 95	35,294 59	6.42
12,277 00	8,219 68	4,057 32	.....	66.95	999,915 00	76,103 27	7.61
123,986 57	125,232 33	.....	1,245 76	101.01	5,219,769 64	658,229 57	12.61
65,073 71	64,125 13	948 58	.....	98.54	2,449,389 02	470,720 80	19.22
312,636 39	292,734 94	19,901 45	.....	93.63	13,769,266 08	2,068,469 51	15.02
18,612 58	1,025 56	17,587 02	.....	5.51	1,946,287 00	128,160 02	6.33
99,777 94	91,635 84	8,142 10	.....	91.84	8,316,490 00	578,828 86	6 96
5,835 97	12,879 44	.....	7,043 47	220.69	1,071,675 00	67,672 71	6.31
16,787 28	10,224 56	6,562 72	.....	60.91	749,536 72	40,354 52	5.38
$686,973 17	$627,021 18	$68,241 22	$8,289 23	91.27	$38,171,867 18	$4,317,809 98	11.31
.....	.....	.....	.....	.....	.....	.....	.....

OF OTHER STATES.

$228,422 06	$182,359 32	$46,062 74	.....	79.83	$17,486,782 00	$876,135 32	5.01
32,716 52	20,131 77	12,584 75	.....	61.53	4,593,978 00	162,079 69	3.53
25,672 95	15,306 33	10,366 62	.....	59.62	1,108,852 00	63,914 63	6 27
76,345 52	61,232 43	15,113 09	.....	80.20	3,535,132 00	439,590 98	12.43
322,116 39	281,098 77	41,017 62	.....	87.27	30,365,256 00	1,759,051 98	5.79
347,046 00	293,825 55	53,220 45	.....	84.66	46,955,769 00	592,050 76	1.26
78,308 74	65,317 20	12,991 54	.....	83.41	2,231,500 00	336,567 72	15.08
176,695 26	166,419 01	10,276 25	.....	94.18	14,624,375 00	828,015 98	5.66
73,716 25	48,819 61	24,896 64	.....	66.23	5,925,582 00	350,479 16	5.91
152,696 28	138,511 00	14,185 28	.....	90.71	13,758,917 00	816,143 89	5.93
752,632 59	780,443 69	.....	27,811 10	103.70	60,807,798 63	810,057 33	1.33
75,538 06	67,779 87	7,778 19	.....	89.71	4,074,591 00	237,195 93	5.82
138,052 00	147,299 56	.....	9,247 56	106.66	12,825,183 20	740,578 42	5.77
255,486 13	221,849 76	33,636 37	.....	86.83	24,891,208 00	1,484,078 02	5.96
35,879 41	29,655 83	6,223 58	.....	82.65	3,381,613 00	151,191 46	4.47
53,077 04	45,035 73	8,041 31	.....	84.85	2,729,345 00	169,732 96	6.22
$2,824,421 20	$2,565,085 43	$296,394 43	$37,058 66	90.82	$249,206,046 83	$9,816,869 28	3.94
146,721,997 76	131,270,211 04	16,693,496 53	1,241,709 81	.....	18,754,950,227 52	283,979,977 87	1.25
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....

g $600,000.00 deposited with New York Insurance Department, under Secs. 130, 131 and 132, New York Laws.
h $35,000.00 deposited with Rhode Island Insurance Department, under Chapter 156, Title 19, of the Public Statutes of the State of Rhode Island.
i $500,000.00 deposited with New York Insurance Department, under Secs. 130, 131 and 132, New York Laws.
j $200,000.00 deposited with New York Insurance Department, under Secs. 130, 131 and 132, New York Laws.
k $40,000.00 deposited with Rhode Island Insurance Department, under Chapter 156, Title 19, of the Public Statutes of the State of Rhode Island.
l $250,000.00 deposited with New York Insurance Department, under Secs. 130, 131 and 132, New York Laws.
m $125,000.00 deposited with New York Insurance Department, under Secs. 130, 131 and 132, New York Laws.
n $280,000.00 deposited with New York Insurance Department, under Secs. 130, 131 and 132, New York Laws.

TABLE No. 6.

Showing the companies which have special deposits in other States, for the exclusive protection of policy-holders therein, and the amounts of such deposits and the liabilities secured thereby, not included in the foregoing tables.

Name and Location of Company.	Special deposits.	Liabilities secured thereby.	Unpaid losses.	Unearned Premiums.
Ætna.....Conn.	$227,067 50	$121,945 77	$5,333 00	$116,612 77
Agricultural.....N Y.	179,928 00	81,516 00	4,737 00	76,779 00
American Central.....Mo.	50,000 00	2,849 94	3 50	2,846 44
American Fire.....Pa.	57,500 00	12,494 37	2,000 00	10,494 37
Atlanta Home.....Ga.	25,000 00	16,387 75	5,808 62	10,579 13
Citizens'.....N Y.	27,750 00	630 17	630 17	.....
Connecticut Fire.....Conn.	184,250 00	74,816 00	12,416 00	61,900 00
Continental.....N.Y.	105,000 00	52,105 70	9,919 28	42,186 42
Delaware.....Pa.	62,625 00	32,595 17	4,704 00	27,891 17
Fire Association of Philadelphia.....Pa.	112,280 00	57,607 16	6,132 01	51,475 15
Fireman's Fund.....Cal.	75,000 00	39,242 36	52 00	39,190 36
German American.....N.Y.	100,300 00	62,996 83	77 50	62,919 33
Germania Fire.....N.Y.	77,506 50	13,821 20	2,481 00	10,750 20
Glens Falls.....N.Y.	85,230 00	10,064 17	.....	10,064 17
Greenwich.....N.Y.	36,687 50	30,575 70	6,234 36	24,341 34
Hanover Fire.....N.Y.	81,500 00	29,941 36	2,183 64	27,757 92
Hartford Fire.....Conn.	21,120 63	117,348 50	5,308 00	112,040 50
Home.....N.Y.	56,250 00	31,512 15	2,486 15	29,026 00
Home Mutual.....Cal.	50,750 00	30,178 04	5,730 00	24,448 04
Insurance Company of North America...Pa.	220,500 00	101,786 72	7,130 00	94,656 72
Mechanics' and Traders'.....La	28,000 00	12,691 50	3,576 62	9,114 88
National Fire.....Conn.	127,500 00	56,988 11	6,355 03	50,633 08
Niagara Fire.....N.Y.	55,000 00	.....	.....	.....
Orient.....Conn.	131,170 00	46,731 67	4,981 67	41,750 00
Pennsylvania Fire.....Pa.	50,400 00	35,823 16	3,785 00	32,038 16
Phenix.....N.Y.	174,500 00	98,358 94	2,265 00	96,093 94
Phœnix.....Conn.	267,540 00	146,062 55	15,145 10	130,917 45
Queen Insurance Company of America.N.Y.	398,650 00	253,148 62	15,349 26	237,799 36
Rochester German.....N.Y.	25,000 00	2,636 69	1,500 00	1,136 69
Springfield Fire and Marine.....Mass.	51,800 00	7,502 19	26 50	7,475 69
Sun Mutual.....La.	27,375 00	13,529 33	912 51	12,616 82
United States Fire.....N.Y.	13,200 00	6,310 64	688 81	5,621 83
Virginia Fire and Marine.....Va.	11,350 00	4,355 00	.....	4,355 00
Westchester Fire.....N.Y.	98,500 00	44,691 99	4,167 83	40,524 16
Williamsburg City Fire.....N.Y.	42,000 00	20,817 18	6,178 04	14,639 14
Atlas Assurance.....Eng	110,500 00	22,677 00	2,710 00	19,967 00
British America Assurance.....Can.	159,015 00	86,543 84	19,033 04	67,511 80
British and Foreign Marine—limited...Eng.	187,785 00	7,071 23	.....	7,071 23
Caledonian.....Scot.	210,500 00	84,157 13	14,807 49	69,349 64
Commercial Union Assurance—limited.Eng.	218,000 00	126,676 50	9,851 68	116,824 82
General Marine.....Ger.	25,000 00	941 18	.....	941 18
Hamburg Bremen Fire.....Ger.	57,000 00	19,425 93	1,400 00	18,025 93
Imperial Fire.....Eng	268,275 00	62,396 73	5,984 97	56,411 76
Lancashire Fire.....Eng.	220,000 00	73,719 60	11,708 30	62,011 30
Lion Fire.....Eng.	197,750 00	51,976 84	10,128 04	41,848 80
Liverpool and London and Globe.....Eng.	165,000 00	122,381 56	9,956 00	112,425 56
London Assurance Corporation.....Eng.	248,800 00	53,850 58	74 80	46,420 38
London and Lancashire Fire.....Eng.	247,044 00	113,957 68	3,906 13	110,052 55
Manchester Fire Assurance.....Eng.	160,000 00	70,350 55	9,102 53	61,248 02
Marine—limited.....Eng.	110,000 00	18,422 31	15,040 71	3,381 60
Northern Assurance.....Great Britain	243,035 00	121,044 97	14,075 74	106,969 23
North British and Mercantile...Great Britain	107,277 00	37,821 85	989 53	36,832 32
Norwich Union Fire.....Eng.	202,185 00	85,168 57	10,103 49	75,065 08
Palatine.....Eng.	50,000 00	9,451 20	3,370 00	6,081 20
Phœnix Assurance.....Eng.	196,000 00	88,519 48	11,275 00	77,244 48

Table No. 6—Concluded.

Name and Location of Company.	Special deposits.	Liabilities secured thereby.	Unpaid losses.	Unearned Premiums.
Royal.....Eng.	$171,750 00	$69,514 19	$1,716 59	$67,797 60
Royal Exchange Assurance.....Eng.	55,000 00	16,455 00	.....	16,455 00
Scottish Union and National.....Scot.	345,750 00	221,147 27	31,057 94	190,089 33
Sea—limited.....Eng.	110,000 00	1,549 45	949 90	599 55
Sun Insurance Office.....Eng.	188,250 00	186,739 89	12,861 00	123,878 89
Thames and Mersey Marine—limited...Eng.	88,250 00	422 88	.....	422 88
Union Assurance Society.....Eng.	176,000 00	19,954 75	.....	19,954 75
Union Marine—limited.....Eng.	113,000 00	4,233 54	2,704 40	1,529 14
Western Assurance.....Can.	199,910 00	94,941 39	24,653 78	70,287 61
Mutual Fire.....N.Y.	45,100 00	13,124 86	230 69	12,893 67
Totals.....	$8,156,376 18	$3,503,610 08	$383,342 55	$3,120,267 53

TABLE NO. 7.

Statement showing Fire Business done in the State of Illinois during the year 1895.

I. JOINT STOCK COMPANIES OF THIS STATE.

NAME OF COMPANY.	LOCATION.	Risks written.	PREMIUMS RECEIVED.		Losses paid.	Per cent of loss to each $100 of risks written.	Per cent. of loss to premiums received.
			Amount.	Premium rate per $100.			
Firemen's	Chicago	$2,837,736 00	$35,583 15	1.25	$20,685 72	.73	58.
Forest City	Rockford	4,877,907 00	109,438 23	2.24	38,490 80	.79	35.
German	Freeport	28,997,007 00	442,180 04	1.52	202,186 93	.68	46.
German Fire	Peoria	5,061,721 00	81,807 42	1.61	30,099 90	.59	37.
Insurance Co. of the State of Illinois	Rockford	2,825,681 00	39,217 25	1.39	4,810 06	.17	12.
Rockford	Rockford	25,633,597 00	353,779 33	1.38	149,640 22	.58	42.
Traders'	Chicago	14,205,127 00	184,406 26	1.30	65,643 55	.46	36.
Western	Aurora	266,815 00	1,893 71	.71	49 00	.02	3.
Totals		$84,725,541 00	$1,248,304 39	1.48	$511,556 18	.60	41.

II. JOINT STOCK COMPANIES OF OTHER STATES.

Ætna	Hartford, Conn	$26,711,438 00	$378,789 12	1.02	$115,961 41	.43	42.
Agricultural	Watertown, N. Y	9,086,200 00	117,141 00	1.29	55,586 00	.61	47.
Allemannia Fire	Pittsburg, Pa	2,887,600 00	23,402 09	.81	15,136 38	.52	65.
American	Newark, N. J	6,248,010 00	59,598 33	.91	21,295 07	.34	36.
American	Boston, Mass	3,328,725 00	35,849 45	1.08	12,968 43	.39	36.
American Central	St. Louis, Mo	11,454,264 00	126,364 16	1.10	69,809 57	.65	55.
American Fire	New York, N. Y	4,747,163 00	63,492 85	1.34	44,331 34	.93	70.
American Fire	Philadelphia, Pa	8,242,646 00	89,557 04	1.09	66,666 42	.83	77.
Armenia	Pittsburg, Pa	1,339,720 67	12,874 36	.009	9,897 30	.74	77.
Assurance Lloyds of America	New York, N. Y	1,739,468 98	23,283 44	.01	8,902 31	.51	38.

Atlanta Home		1,269,863 00	17,696 08	1 39	8,484 65	.67	48.
Broadway		1,428,861 00	20,339 38	1.43	19,661 63	.14	97.
Buffalo German		3,715,457 00	39,627 48	1.07	20,119 97	.54	51.
Capital Fire		1,587,339 00	17,994 79	1.17	9,721 38	.68	54.
Citizens'		3,253,328 49	34,061 58	.01	11,440 26	.35	34.
Citizens'		2,516,158 08	38,313 18	.02	20,835 35	.83	54.
Citizens'		1,619,376 00	21,627 68	1.34	12,880 19	.78	60.
Commerce		1,502,432 00	15,208 75	1.01	4,530 45	.30	30.
Commercial		788,114 00	11,468 32	1.46	8,268 83	.10	72.
Commercial Union Fire		200,000 00	1,898 81	.95	14 44	.70	74.
Commonwealth		3,940,164 00	32,214 91	.82	9,355 62	.24	29.
Concordia Fire		6,328,920 00	59,642 97	.95	24,274 59	.38	41.
Connecticut Fire		19,253,927 00	221,357 10	1.15	119,607 37	.62	54.
Continental		17,500,294 00	238,518 92	1.36	119,118 47	.68	50.
Delaware		5,712,321 00	74,740 07	1.31	30,888 08	.54	41.
Detroit Fire and Marine		3,298,129 00	33,426 34	1.01	25,556 96	.77	76.
Dubuque Fire and Marine		1,058,316 00	15,490 12	1.46	6,142 00	.58	40.
Eagle Fire		2,072,300 00	19,842 05	.96	7,770 03	.37	39.
Equitable Fire and Marine		2,261,565 00	25,586 82	1.13	12,635 89	.56	49
Eureka Fire and Marine		1,237,136 00	17,641 08	1.43	10,883 15	.88	62.
Farmers' and Merchants'							
Farragut Fire		560,091 16	6,679 20	1 19	3,437 84	.61	51.
Fire Association of Philadelphia		15,252,677 00	225,349 71	1.48	109,941 37	.72	49.
Fire Ins. Co. of the County of Philadelphia		1,443,884 00	21,029 13	1.46	4,797 19	.33	23.
Firemen's		3,239,191 16	46,519 14	1.44	23,099 02	.72	51.
Firemen's		2,356,351 00	21,436 05	.91	11,517 40	.49	54.
Firemen's Fire		2,409,558 00	23,924 77	.99	18,005 55	.75	75.
Fireman's Fund		8,864,614 60	88,813 10		37,685 01	.43	42.
Franklin Fire		2,076,125 09	26,565 91	1.28	16,915 23	.81	64.
German American		17,096,758 00	155,022 66	.91	70,671 03	.41	46.
German Fire		1,895,863 00	23,376 13	1.23	14,318 94	.76	61.
Germania Fire		14,540,301 00	154,225 67	1.06	81,392 61	.56	53.
Germania		1,989,321 00	34,217 08	1.72	22,856 71	1.15	67.
Girard Fire and Marine		9,360,265 00	104,843 74	1.12	39,061 25	.42	37.
Glen's Falls		19,540,549 00	167,636 88	.86	79,153 71	.41	47.
Globe Fire		1,275,000 00	13,825 80	1.08	4,548 75	.36	33.
Grand Rapids Fire	h	3,841,793 00	51,946 32	1.35	27,087 66	.71	52.
Greenwich		4,283,508 50	42,241 47	.99	23,728 43	.55	56.
Hanover Fire		9,282,722 00	134,209 34	1.45	54,558 82	.59	41.
Hartford Fire		40,399,146 00	516,748 90	1 53	257,366 51	.64	50.

Table No. 7—Continued.

Name of Company.	Location.	Risks written.	Premiums Received		Losses paid.	Per cent. of loss to each $100 of risks written.	Per cent of loss to premiums received.
			Amount.	Premium rate per $100.			
Home		$38,188,071 00	$401,881 65	1.05	$192,759 62	.50	48.
Home Fire		262,549 00	2,590 95	.99	4,084 82	.16	16.
Home Mutual	[illegible]al	662,040 00	7,440 14	1 12	1,690 93	.26	23.
Howard Fire							
Insurance Co. of North America		16,420,989 00	211,258 13	1.29	84,670 21	.52	40.
Insurance Co. of the State of Pennsylvania		2,937,405 24	44,136 74	1.50	17,711 19	.60	40.
Kings County Fire		1,193,587 00	13,698 26	1.15	3,137 42	.26	23.
Lumbermen's		2,344,276 00	25,532 02	1.09	7,007 31	.30	27.
Manufacturers' and Merchants'		2,552,941 65	27,906 47	.98	12,279 03	.48	44.
Mechanics'		2,871,003 96	38,525 55	1.34	15,564 47	55	40.
Mechanics' and Traders'		3,595,295 00	41,633 13	1.16	16,040 59	.45	39.
Merchants'		5,826,378 69	59,651 47	1.02	24,488 79	.42	41.
Merchants'		2,261,565 00	25,586 83	1.13	12,635 89	56	49.
Mercantile Fire and Marine		2,730,221 00	29,306 85	1.07	14,147 28	.52	48.
Michigan Fire and Marine		2,280,756 00	30,529 31	1.34	15,414 64	66	50.
Milwaukee Mechanics'		10,907,479 00	130,514 75	1.20	39,580 97	.36	30.
National Fire		15,221,184 00	190,677 20	1.25	118,931 69	.78	62.
National Standard							
Newark Fire		1,835,265 00	24,170 18	1 32	10,842 25	.59	45.
New Hampshire Fire		10,173,324 00	107,858 89	1.06	53,630 30	.53	50.
New York Fire		892,300 02	8,773 49	.98	14,647 71	1.64	1.17
Niagara Fire		8,834,216 00	128,220 80	.15	53,839 15	.61	43.
North River		1,592,192 00	19,606 67	.10	8,194 87	.51	42.
Northwestern National		11,635,215 00	119,114 26	1 02	39,141 96	.34	33.
Norwalk Fire		196,650 00	2,617 18	1.33			
Norwood		994,125 00	18,810 90	1.89	2,309 26	.23	12.
Orient		7,798,742 00	85,046 52	1 09	42,664 48	55	50.
Pacific Fire		3,525,120 00	38,499 70	1.09	25,160 60	.71	65.
Pennsylvania Fire		8,022,920 00	102,720 70	1.28	44,143 28	.55	43.
Phœnix		33,145,884 00	541,504 11	1.63	330,439 33	1.	61.

Phœnix	Hartford, Conn	16,161,262 00	195,775 27	1.21	132,384 23	.82	68.
Providence-Washington	Providence, R. I	6,053,649 00	58,565 04	.97	37,398 29	.62	64.
Queen Insurance Co. of America	New York, N. Y	16,952,462 00	203,462 24	1.20	144,917 53	.85	71.
Reading Fire	Reading, Pa	2,048,624 00	23,780 34	1.16	20,901 99	1.02	88.
Reliance	Philadelphia, Pa	6,983,764 00	66,256 03	.95	27,756 31	.40	42.
Rochester German	Rochester, N. Y	3,262,466 00	45,914 44	1.41	29,885 68	.92	65.
Rutger's Fire	New York, N. Y	1,474,225 00	18,632 12	1.26	14,068 80	.95	76.
Saginaw Valley F. and M	East Saginaw, Mich	1,017,947 00	14,071 02	1.38	5,820 93	.57	41.
St. Paul Fire and Marine	St. Paul, Minn	6,480,431 00	70,049 72	1.08	50,722 78	.78	72.
Security	New Haven, Conn	5,251,227 00	63,767 70	1.21	26,179 80	.50	41.
Security Fire	Cincinnati, O	1,237,136 00	17,641 08	1.43	10,883 15	.88	62.
Schuylkill Fire	Philadelphia, Pa	339,750 00	2,202 50	.65			
Springfield Fire and Marine	Springfield, Mass	12,061,064 00	164,590 52	1.36	85,933 55	.71	52.
Spring Garden	Philadelphia, Pa	4,638,640 50	39,786 36	.86	18,572 02	.40	47.
Standard Fire	Trenton, N. J	642,605 50	9,982 10	1.58	5,123 65	.80	51.
Sun Mutual	New Orleans, La	1,059,243 00	30,819 35	2.91	17,270 30	1.63	56.
Teutonia	New Orleans, La	1,682,197 87	27,342 71	1.63	6,274 39	.37	23.
Union	Philadelphia, Pa	2,390,015 00	24,455 24	1.02	7,790 76	.33	32.
United Firemen's	Philadelphia, Pa	1,724,884 00	12,577 94	.73	19,917 74	1.15	158.
United States Fire	New York, N. Y	3,106,098 00	28,767 25	.93	11,982 79	.39	42.
Virginia Fire and Marine	Richmond, Va	1,149,768 00	17,522 79	1.52	13,973 17	1.22	80.
Washington	Cincinnati, O	1,471,400 00	15,600 19	1.06	11,588 94	.79	74.
Westchester Fire	New York, N. Y	12,236,548 00	157,049 36	1.28	77,034 35	.63	49.
Western	Pittsburg, Pa	1,597,639 00	17,696 61	1.11	17,589 94	1.10	99.
Williamsburg City Fire	Brooklyn, N. Y	3,866,416 00	59,314 65	1.53	27,780 81	.72	47.
Totals		$629,788,072 51	$7,504,038 59	1.28	$3,831,895 81	.75	51.

III. FOREIGN COMPANIES—U. S. BRANCHES.

Atlas Assurance	London, Eng	$6,514,408 00	$84,167 18	1.31	$33,832 85	.52	40.
British America Assurance	Toronto, Can	5,727,616 00	77,544 67	1.35	49,825 82	.87	64.
Caledonian	Edinburg, Scot	6,413,971 00	97,226 81	1.51	46,922 05	.73	48.
Commercial Union Assurance—limited	London, Eng	13,689,386 65	171,523 31	1.25	98,131 76	.72	57.
Hamburg Bremen Fire	Hamburg, Ger	9,803,702 00	129,525 25	1.32	61,789 13	.63	48.
Imperial Fire	London, Eng	6,170,280 61	67,994 54	1.10	34,850 70	.56	51.
Lancashire	Manchester, Eng	10,469,619 00	135,924 41	1.30	60,950 85	.58	45.
Lion Fire	London, Eng	7,560,985 00	82,685 60	1.09	42,462 41	.56	51.
Liverpool and London and Globe	Liverpool, Eng	25,828,603 00	305,622 00	1.18	146,191 17	.56	48.
London Assurance Corporation	London, Eng	8,413,723 00	99,195 84	1.18	45,533 30	.54	46.

Table No. 5—

Name of Company.	Capital.	Total admitted assets, less special deposits.	Total liabilities less amounts secured by special deposits.	Surplus. Amount.	Surplus. Per cent. of surplus to capital	Impairment. Amount.	Impairment. Per cent. of impairment to capital..
Sun Mutual.....La.	$500,000 00	$999,127 71	$766,635 44	$232,492 27	46.50	.....	.....
Teutonia.....La.	250,000 00	579,820 47	441,586 52	138,233 95	55.29	.....	.....
Union.....Pa.	200,000 00	628,011 92	499,348 13	128,663 79	64.33	.....	.....
United Firemen's.....Pa.	300,000 00	1,368,629 96	1,209,539 01	159,090 95	53.03	.....	.....
United States Fire..N.Y.	250,000 00	654,504 45	569,872 07	*m* 84,632 38	33.85	.....	.....
Virginia Fire & Mar..Va.	250,000 00	690,611 27	588,956 74	101,654 53	40.66	.....	.....
Washington .....Ohio	150,000 00	253,986 04	208,267 89	45,718 15	30.48	.....	.....
Westchester Fire....N.Y.	300,000 00	1,993,944 62	1,513,571 89	420,372 73	140.12	.....	.....
Western ..... Pa.	300,000 00	503,469 30	452,606 37	50,863 48	16.95	.....	.....
Williamsb'rg City F.N.Y.	250,000 00	1,494,685 97	806,848 41	*n* 687,787 56	275.11	.....	.....
Totals.....	$50,468,025 00	$178,414,618 26	$134,502,843 98	$43,917,589 88	.....	$5,770 60	.....

III. FOREIGN COMPANIES—

Atlas Assurance.....Eng.	*c* $200,000 00	$781,227 17	$669,132 63	$112,094 54	56.05	.....	.....
British Amer. Assur.Can.	200,000 00	1,021,204 52	899,309 09	121,895 43	60.95	.....	.....
Brit.& For.M.—lim..Eng.	514,889 80	1,868,980 97	1,827,323 59	86,607 38	7.11	.....	.....
Caledonian .....Scot.	200,000 00	1,305,404 33	1,421,599 92	383,804 41	191.90	.....	.....
Com.U.Assur.—lim.Eng.	200,000 00	3,288,031 16	2,440,451 91	847,579 25	423 79	.....	.....
General Marine.....Ger.	200,000 00	294,147 92	254,882 87	39,265 05	19.63	.....	.....
Hamb'g Bremen Fire.Ger.	205,000 00	1,365,723 99	1,087,207 73	278,516 26	135.87	.....	.....
Imperial Fire.....Eng.	286,000 00	1,681,946 37	1,197,377 35	434,569 02	151.94	.....	.....
Lancashire .....Eng.	200,000 00	2,087,856 04	1,664,095 10	423,760 94	211.88	.....	.....
Lion Fire.....Eng.	210,000 00	676,707 40	600,729 97	75,977 43	36.18	.....	.....
Liv'p'l&Lon &Globe.Eng.	200,000 00	8,505,434 06	5,433,934 94	3,071,499 12	1,535.75	.....	.....
London Assur. Cor..Eng.	200,000 00	2,124,583 10	1,220,671 46	903,911 64	451 96	.....	.....
Lon & Lanc's're Fire.Eng.	290,000 00	2,444,526 52	1,887,588 79	556,937 78	192 05	.....	.....
Manchester Fire Ass.Eng.	200,000 00	2,020,629 50	1,590,178 24	430,451 26	215 23	.....	.....
Mannheim .....Ger.	300,000 00	388,632 54	388,573 68	58 86	.02	.....	.....
Marine—limited.....Eng.	300,000 00	497,495 35	393,530 24	103,965 11	34.65	.....	.....
Northern Assurance.G.B.	200,000 00	1,768,324 27	1,306,124 48	462,199 79	231.10	.....	.....
N.Brit.& Mercantile.G.B.	200,000 00	3,725,855 81	2,412,500 47	1,313,355 34	656.68	.....	.....
North German Fire .Ger.	200,000 00	595,674 48	561,077 21	34,597 27	17 29	.....	.....
Norwich Union Fire.Eng.	200,000 00	1,968,049 39	1,535,324 71	432,724 68	216.36	.....	.....
Palatine.....Eng.	200,000 00	2,786,236 28	2,458,464 61	327,771 67	163.89	.....	.....
Phœnix Assurance..Eng.	200,000 00	2,455,245 83	2,014,791 79	440,454 04	220.23	.....	.....
Prussian National...Ger.	200,000 00	786,413 04	639,760 83	146,652 21	73.33	.....	.....
Reliance Mar..—lim Eng.	300,000 00	362,644 97	341,628 65	21,016 32	7.00	.....	.....
Royal.....Eng	235,000 00	7,283,193 11	5,409,255 09	1,873,938 02	797.42	.....	.....
*Royal Ex. Assur...Eng.	200,000 00	317,792 11	321,837 56	.....	.....	$4,045 45	2.03
Scot'sh Un.& Nat'l..Scot.	200,000 00	2,977,771 67	1,429,876 91	1,547,894 76	773.95	.....	.....
Sea—limited.....Eng.	200,000 00	385,172 28	375,718 07	9,454 21	4.73	.....	.....
Standard Mar.—lim.Eng.	200,000 00	355,265 34	318,551 85	36,713 49	18.36	.....	.....
Sun Ins. Office.....Eng.	200,000 00	2,291,197 72	1,716,214 77	574,982 95	287.49	.....	.....
Svea Fire & Life....Swed	200,000 00	261,881 75	238,975 01	22,856 74	11.43	.....	.....
Switzerland Mar...Switz.	215,000 00	228,176 36	232,292 26	.....	.....	4,115 90	1.91
Thames and Mersey Marine—limited.....Eng.	300,000 00	517,295 78	478,649 51	38,646 27	12.88	.....	.....
Transatlantic Fire...Ger.	262,000 00	704,137 32	620,995 07	83,142 25	31.73	.....	.....
Union Assur. Soc'y..Eng.	200,000 00	1,000,041 75	830,411 23	169,630 52	84.81	.....	.....
Union Marine—lim..Eng.	300,445 85	478,164 94	443,227 52	34,937 42	11.63	.....	.....
Western Assurance..Can.	301,000 00	1,451,219 98	1,335,464 89	115,755 09	38.46	.....	.....
Totals	$8,619,285 15	$62,997,185 12	$47,497,730 00	$15,507,616 47	179.92	$8,161 35	.09
Aggregate of stock companies	60,762,760 15	248,807,428 38	187,576,429 29	61,250,993 49	100.80	19,994 45	.03

* Certificate filed shows $34,000 00 additional assets placed in hands of U. S. branch trustees after date of

Continued.

Total income.	Total expenditures.	Income over expenditures.	Expenditures over income.	Per cent. of expenditures to income.....	Risks in force.	Net assets, not including special deposits.	Per cent. of net assets to risks in force.....
$448,244 58	$431,314 90	$16,929 68	.....	96.22	*a* $28,448,570 00	$980,489 16	3.27
354,308 78	316,477 89	37,830 89	.....	89.32	*a* 27,675,287 00	544,189 89	1.97
358,822 72	249,866 18	108,956 54	.....	69.64	88,941,525 00	544,142 67	1.40
347,679 95	303,712 64	43,967 31	.....	87.36	66,379,398 57	650,686 95	1.
362,658 55	339,272 89	23,385 66	.....	93.55	*a* 46,470,561 00	575,514 40	1.24
368,899 84	341,350 16	27,549 68	.....	92.53	28,583,964 00	619,761 30	2.17
75,730 22	75,655 40	74 82	.....	99.90	8,116,481 00	246,819 21	3.04
1,402,794 85	1,332,372 96	70,421 89	.....	94.99	189,880,778 00	1,782,160 05	.94
209,401 97	181,515 76	27,886 21	.....	86.68	*a* 20,536,564 00	480,769 84	2.34
628,107 53	549,477 14	78,630 39	.....	87.48	119,810,228 00	1,480,409 72	1.19
$91,195,335 44	$83,062,342 53	$9,182,399 30	$1,049,406 39	91.08	$12,089,637,783 18	$158,341,618 35	1.81

U. S. BRANCHES.

$607,860 57	$523,554 73	$84,305 84	.....	86.18	$63,625,264 00	$712,084 72	1.12
1,210,194 59	1,110,071 26	100,123 33	.....	91.73	*a* 90,264,165 00	848,971 56	.94
1,611,384 40	975,537 44	635,846 96	.....	60.54	*a* 28,185,286 00	1,057,140 70	3.75
1,382,214 07	1,467,626 61	.....	$85,412 54	106.18	201,272,676 00	1,570,615 63	.78
2,814,073 50	2,439,824 73	374,248.77	.....	86.70	*a* 367,499,191 17	2,877,943 88	.78
173,531 25	146,756 41	26,774 84	....	84.57	*a* 3,986,207 00	270,061 83	6.77
1,170,882 52	981,299 19	189,583 33	.....	83.81	124,958,214 00	1,268,188 27	1.01
1,243,469 76	1,046,804 29	196,665 47	.....	84.19	161,652,887 06	1,540,122 68	.95
1,966,059 52	1,792,156 87	173,902 65	.....	91.16	208,943,226 00	1,825,561 21	.87
566,668 92	520,157 49	46,511 43	.....	91.79	59,623,635 00	613,877 32	1.03
5,879,308 80	4,828,195 61	1,051,113 19	.....	82.12	855,482,784 00	7,234,447 19	.85
1,286,842 71	1,152,989 99	133,852 72	.....	89.60	*a* 168,474,505 00	1,862,816 57	1.11
1,951,486 90	1,646,222 41	305,264 49	.....	84.36	364,682,489 00	2,241,140 74	.61
1,584,569 05	1,562,547 18	22,021 87	.....	98.61	186,184,307 42	1,768,880 22	.95
184,608 75	212,886 41	.....	28,277 66	115 32	*a* 2,231,156 00	340,385 94	15.26
231,367 04	142,434 67	88,932 37	.....	61.56	*a* 22,897,192 00	448,780 82	1.94
1,294,026 72	1,175,768 29	118,258 43	.....	90.86	170,120,370 00	1,590,835 46	.94
2,406,402 01	2,113,410 76	292,991 25	.....	87.82	345,064,976 00	3,375,100 65	.98
482,577 38	329,013 91	153,563 47	.....	68.18	34,215,855 00	500,737 19	1.46
1,608,160 85	1,428,586 79	179,574 06	.....	88 84	224,614,795 00	1,749,088 85	.78
3,119,191,97	2,889,863 69	279,328 28	.....	91.05	300,241,804 00	2,292,429 85	.76
2,111,635 30	1,833,481 87	278,153 43	.....	86.83	297,321,742 00	2,077,701 91	.70
488,300 64	573,557 43	14,743 21	.....	96.98	*a* 48,531,364 00	679,806 43	1.40
136,663 52	125,543 89	11,119 63	.....	91.87	*a* 2,550,454 00	340,026 69	13.33
5,187,561 57	4,269,042 49	868,519 08	.....	83.10	789,663,629 68	6,107,125 54	.77
177,735 67	150,679 18	27,056 49	.....	84.77	18,920,507 00	25,715 55	1.36
1,642,256 04	1,292,268 90	349,987 14	.....	78 69	239,679,371 00	2,696,059 36	1.12
264,421 87	245,470 39	18,950 98	.....	92.84	*a* 7,0 9,066 00	267,127 55	3.81
232,615 94	235,412 99	.....	2,797 05	101 20	*a* 4,887,794 00	279,852 28	5.73
1,682,668 31	1,476,341 12	206,327 19	.....	87 74	301,110,917 00	2,064,161 84	.69
59,695 16	54,198 82	5,496 34	.. ..	90.79	3,887,149 00	256,036 13	6.59
193,477 22	188,570 39	4,906 83	.....	97.46	*a* 1,780,616 00	228,176 36	12.81
348,082 09	223,400 20	124,681 89	.....	64.18	*a* 5,780,580 00	415,117 39	7.18
438,888 94	371,308 14	67,580 80	.....	84.60	38,215,718 00	606,309 54	1.32
892,467 50	650,387 59	242,079 91	.....	72.88	72,211,228 00	841,210 00	1 16
248,360 59	217,895 90	30,464 69	.....	87.73	*a* 2,391,864 00	379,704 78	15.87
1,864,083 23	1,740,489 17	123,544 06	.....	93.37	*a* 140,209,252 00	1,263,293 23	.90
$48,698,739 37	$41,983,752 20	$6,826,474 42	$116,487 25	86.22	$5,958,272,246 83	$54,506,634 86	.91
143,210,603 89	128,078,104 48	16,828,860 88	1,196,861 92	89.43	18,467,572,813 51	219,845,298 16	1.19

annual statement.

Table No. 7—Concluded.

Marine and Inland business done in Illinois during the year 1895.

Name of Company	Location.	Risks written.	Premiums R[illegible] Amount	[illegible]	[illegible]ses paid.	Per cent. of loss to each $100 of risks written.	Per cent. of loss to premiums received.	Losses incurred.
Ætna	Hartford, Conn	$2,987,739 00	$5,088 29		$15,039 01	.50	290.	$9,983 14
British America Assurance	Toronto, Can	739,782 00	16,556 65	2.24	3,908 10	.53	24.	87 96
British and Foreign Marine—limited	Liverpool, Eng	33,332,259 00	70,005 89	21	37,459 85	.11	54.	46,748 85
Chicago	Chicago, Ill	6,820,429 00	37,436 22	.65	31,708 23	.46	85.	47,733 00
Commercial Union Assurance	London, Eng	4,682,693 00	34,804 05	.74	27,348 96	.58	79.	30,314 59
Detroit Fire and Marine	Detroit, Mich	615,008 00	2,391 96	.39	2,748 48	.45	11.	2,748 48
Fireman's Fund	San Francisco, Cal	2,755,587 00	10,924 13	.40	17,681 75	.64	162.	19,286 75
General Marine	Dresden, Ger	5,344,509 00	12,869 93	.24	5,168 63	.10	40.	6,703 63
Greenwich	New York, N. Y	1,727,025 85	9,318 86	54	7,800 00	45	84.	11,947 00
Insurance Co. of North America	Philadelphia, Pa	5,899,557 00	23,612 19	.40	13,373 89	.26	57.	13,373 89
London Assurance Corporation	London, Eng	6,559,129 00	26,979 14	.41	12,724 88	.19	47.	20,219 73
Mannheim	Mannheim, Baden, Ger	5,270,486 00	29,526 17	.56	38,278 35	.73	130.	34,339 73
Manufacturers' and Merchants'	Pittsburg, Pa	255,987 00	1,057 43	.41	.....	.....	.....	16 90
Marine—limited	London, Eng	11,655,680 00	80,405 82	.69	61,853 85	.53	77.	94,273 85
Orient	Hartford, Conn	335,857 00	5,911 14	1.76	8,195 37	2.44	139.	10,311 81
Providence Washington	Providence, R. I	618,251 00	3,294 64	.53	2,393 18	.39	73.	2,893 18
Reliance Marine—limited	Liverpool, Eng	3,521,412 00	45,445 81	1.29	43,386 32	1.23	95.	65,786 32
St. Paul Fire and Marine	St. Paul, Minn	2,221,758 00	11,829 94	53	8,662 36	.39	73.	9,714 96
Sea—limited	Liverpool, Eng	1,520,318 00	43,029 95	2.83	39,761 29	2.61	92.	61,236 29
Standard Marine—limited	Liverpool, Eng	1,518,372 00	5,485 71	.36	6,862 06	.44	125.	9,609 72
Switzerland Marine	Zurich, Switz	2,554,844 00	18,104 69	.71	6,673 88	.26	37.	.....
Thames and Mersey Marine—limited	Liverpool, Eng	1,388,289 00	4,783 07	.35	555 61	.04	12.	312 77
Union Marine—limited	Liverpool, Eng	9,332,991 00	23,027 13	.25	11,978 20	.13	52.	.....
Western Assurance	Toronto, Can	2,384,492 00	21,037 93	88	7,044 91	.30	33	6,218 91
Total marine and inland business	.....	$114,037,453 85	$542,876 24	.48	$410,602 16	.36	49.	$503,861 39
Total fire business	.....	996,599,526 11	12,437,976 68	1.25	6,285,597 68	63	51.	.....
Grand aggregates		$1,110,636,979 96	$12,980,852 92	1 17	$6,696,199 84	.60	52.	.....

TABLE No. 8.

Statement showing the Profit and Loss of Fire, Marine and Inland Insurance Companies in Illinois during the year 1895.

I. JOINT STOCK COMPANIES OF THIS STATE.

NAME OF COMPANY.	LOCATION.	Losses paid in 1895.	LOSSES INCURRED AND ESTIMATED EXPENSES.			Premiums received.	BALANCE.	
			Losses incurred in 1895.	Estimated expenses, 33 per cent. of receipts.	Total.		Profit.	Loss.
Chicago	Chicago	$31,708 23	$47,733 60	$12,353 95	$60,086 95	$37,436 22	.....	$22,650 73
Firemen's	Chicago	20,685 72	23,172 53	11,742 44	34,914 97	35,583 15	$668 18	.....
Forest City	Rockford	38,490 80	39,660 00	36,114 62	75,774 62	109,438 23	33,663 61	.....
German	Freeport	202,136 93	214,996 17	145,919 41	360,915 58	442,180 04	81,264 46	.....
German Fire	Peoria	30,099 90	36,157 69	26,996 45	63,154 14	81,807 42	18,653 28	.....
Insurance Co. of the State of Illinois	Rockford	4,810 06	4,810 06	12,941 69	17,751 75	39,217 25	21,465 50	.....
Rockford	Rockford	149,640 22	156,590 77	116,747 18	273,337 95	353,779 33	80,441 38	.....
Traders'	Chicago	65,643 55	75,773 04	60,854 07	136,627 11	184,406 26	47,779 15	.....
*Western	Aurora	49 00	49 00	624 59	673 59	1,892 71	1,219 12	.....
Totals	.....	$543,264 41	$598,942 26	$424,294 40	$1,023,236 66	$1,285,740 61	$285,151 68	$22,650 73

*Includes Plate Glass business.

II. JOINT STOCK COMPANIES OF OTHER STATES.

Ætna	Hartford, Conn	$131,000 42	$127,389 82	$91,996 55	$219,386 37	$278,777 41	$59,391 04	.....
Agricultural	Watertown, N. Y	55,586 00	51,227 00	38,656 53	89,883 53	117,141 00	27,257 47	.....
Allemannia Fire	Pittsburg, Pa	15,136 38	17,710 98	7,722 69	25,433 62	23,402 09	.....	$2,031 53
American	Newark, N. J	21,295 07	22,329 81	19,665 80	41,995 61	59,593 33	17,597 72	.....
American	Boston, Mass	12,988 43	17,120 96	11,830 32	28,951 28	35,849 45	6,898 17	.....
American Central	St. Louis, Mo	69,809 57	76,717 69	41,700 17	118,417 86	126,364 16	7,946 30	.....
American Fire	Philadelphia, Pa	68,668 42	71,328 53	29,553 82	100,882 35	89,557 04	.....	11,325 31
American Fire	New York, N. Y	44,381 34	36,989 90	20,952 64	57,942 54	63,492 85	5,550 31	.....
Armenia	Pittsburg, Pa	9,897 30	16,770 28	4,248 54	21,018 82	12,874 36	.....	8,144 46
Assurance Lloyds of America	New York, N. Y	8,902 31	9,368 32	7,683 54	17,051 86	23,283 44	6,231 58	.....

Table No. 8—Continued.

Na								
Atlanta Home	Atlanta, Ga.	$8,484 65	$13,850 51	$5,839 59	$18,690 20	$17,696 08		$994 17
Broadway	New York, N Y.	19,661 63	25,624 51	6,712 00	32,336 51	20,339 38		11,997 13
Buffalo German	Buffalo, N. Y	20,119 97	26,842 60	13,077 07	39,919 67	39,627 48		292 19
Capital Fire	Concord, N. H.	9,721 38	13,029 06	5,958 25	18,987 34	17,994 79		972 55
Citizens'	New York, N. Y.	11,440 26	20,649 77	11,240 32	31,890 09	34,061 58	$2,171 49	
Citizens'	Pittsburg, Pa	20,326 35	25,582 47	12,643 33	38,225 80	38,313 13	87 33	
Citizens'	St. Louis, Mo	12,660 19	13,982 09	7,137 13	20,019 22	21,627 68	1,606 46	
Commerce	Albany, N. Y	4,580 45	5,264 09	5,018 89	10,282 98	15,208 75	4,925 77	
Commercial	Cincinnati, O	8,208 83	5,305 06	3,784 55	9,089 61	11,468 32	2,378 71	
Commercial Union Fire	New York, N. Y.	14 44	14 44	626 61	641 05	1,898 81	1,257 76	
Commonwealth	New York, N. Y	9,356 62	11,169 55	10,630 92	21,800 47	32,214 91	10,414 44	
Concordia Fire	[illegible]	24,274 59	24,901 12	19,682 18	44,583 30	59,643 97	15,059 67	
Connecticut Fire	[illegible]	112,607 67	140,109 00	73,047 84	213,156 84	221,357 10	8,200 26	
Continental	[illegible]	118,118 47	126,750 86	78,711 24	205,462 10	238,518 62	33,056 52	
Delaware	Philadelphia, Pa.	30,389 08	35,876 00	24,664 22	60,540 22	74,740 07	14,199 85	
Detroit Fire and Marine	Detroit, Mich	28,268 44	31,804 97	11,820 04	43,625 01	35,818 30		7,806 71
Dubuque Fire and Marine	Dubuque, Ia.	6,142 00	9,675 00	5,111 74	14,786 74	15,490 12	703 38	
Eagle Fire	New York, N. Y.	7,770 03	8,183 48	6,547 88	14,731 36	19,842 05	5,110 69	
Equitable Fire and Marine	Providence, R. I.	12,685 89	15,255 15	6,443 65	21,798 80	25,586 82	1,788 02	
Eureka Fire and Marine	Cincinnati, O	10,883 15	13,506 53	5,821 56	19,330 09	17,641 08		1,689 01
Farmers' and Merchants'	Lincoln, Neb.							
Farragut Fire	New York, N. Y.	3,497 84	3,423 27	2,204 14	5,627 41	6,679 20	1,051 79	
Fire Association of Philadelphia	Philadelphia, Pa.	109,941 37	128,465 64	74,365 40	202,831 04	225,349 71	22,518 67	
Fire Ins. Co. of the Co. of Philadelphia	Philadelphia, Pa.	4,797 19	12,912 49	6,939 61	19,852 10	21,029 18	1,177 08	
Firemen's	Baltimore, Md.	28,099 08	30,573 91	15,351 82	45,925 23	46,519 14	593 91	
Firemen's	Newark, N. J.	11,517 40	11,566 83	7,073 90	18,640 73	21,436 05	2,795 32	
Firemen's Fire	Boston, Mass	18,008 55	22,651 09	7,895 17	30,546 26	23,924 77		6,621 49
Fireman's Fund	San Francisco, Cal.	55,366 76	58,092 67	32,913 29	91,011 96	99,737 23	8,725 27	
Franklin Fire	Philadelphia, Pa.	16,915 23	15,289 06	8,767 08	24,056 14	26,566 91	2,510 77	
German American	New York, N. Y.	70,671 08	78,303 52	51,157 48	129,461 00	155,082 86	25,561 86	

German Fire	.....	14,318 94	20,649 62	7,714 12	28,363 74	32,576 18	.....	4,967 61
Germania Fire	.....	81,392 61	85,374 97	50,894 47	134,269 44	154,325 67	19,966 23	.....
Germania	.....	22,858 71	23,257 40	11,291 64	35,819 04	34,217 08	398 04	.....
Girard Fire and Marine	.....	39,061 25	36,217 78	34,598 43	70,816 21	104,843 74	34,027 53	.....
Glens Falls	.....	79,153 71	79,218 71	55,390 17	134,588 88	167,686 88	33,098 00	.....
Globe Fire	.....	4,513 75	5,691 15	4,568 51	10,258 66	13,825 80	3,572 14	.....
Grand Rapids Fire	h.....	27,067 66	32,458 66	17,142 89	46,598 95	51,948 32	5,350 37	.....
Greenwich	.....	31,568 43	41,269 78	17,014 91	58,304 69	51,560 85	.....	6,744 36
Hanover Fire	.....	54,556 89	78,683 51	44,239 08	122,922 59	134,209 34	11,286 75	.....
Hartford Fire	.....	257,366 51	296,599 35	170,527 14	467,126 47	516,748 90	49,622 43	.....
Home	....	192,759 62	212,206 51	182,630 94	344,837 25	401,891 65	57,054 40	.....
Home Fire	.....	4,064 69	4,121 64	955 01	4,976 67	2,590 95	.....	2,385 72
Home Mutual	.....	1,690 98	2,947 09	2,455 25	5,402 27	7,440 14	2,037 87	.....
Howard Fire	.....	.....	.....	.....	.....	.....	.....	.....
Insurance Co. of North America	.....	98,044 10	112,880 12	77,507 21	190,387 33	234,870 32	44,482 99	.....
Insurance Co. of the State of Pa	...	17,711 19	24,717 07	14,565 12	39,282 19	44,136 74	4,854 55	.....
Kings County Fire	.....	3,157 49	10,205 09	4,530 43	14,735 45	13,698 36	.....	1,037 19
Lumbermen's	.....	7,007 81	13,144 11	8,435 57	21,570 28	25,532 02	3,961 74	.....
Manufacturers' and Merchants'	.....	12,279 06	19,647 71	9,568 09	29,205 80	28,963 90	.....	241 90
Mechanics'	.....	15,664 47	23,663 96	12,718 43	36,397 41	38,525 55	2,128 14	.....
Mechanics' and Traders'	.....	16,040 59	26,446 79	13,788 28	40,135 72	41,683 13	1,447 41	.....
Merchants'	.....	24,488 79	33,902 29	19,884 99	53,487 31	59,651 47	6,164 16	.....
Merchants'	.....	13,685 89	15,355 15	8,443 68	23,798 80	25,586 88	1,788 08	.....
Mercantile Fire and Marine	.....	14,147 28	21,781 38	9,671 26	31,452 59	29,306 85	.....	2,145 74
Michigan Fire and Marine	.....	15,414 64	21,907 67	10,074 67	31,982 34	30,539 31	.....	1,363 03
Milwaukee Mechanics'	.....	39,580 97	45,347 98	43,069 87	88,417 80	130,514 75	42,096 95	.....
National Fire	.....	118,981 69	124,260 68	62,923 48	187,174 16	190,677 20	3,503 04	.....
National Standard	.....	.....	.....	.....	.....	.....	.....	.....
Newark Fire	.....	10,842 26	16,701 68	7,976 16	24,677 84	24,170 18	.....	507 66
New Hampshire Fire	.....	52,680 80	60,783 90	35,593 43	96,377 33	107,858 89	11,481 56	.....
New York Fire	.....	14,647 71	18,980 26	2,895 25	21,875 53	8,775 49	.....	13,1081
Niagara Fire	.....	53,339 15	55,201 29	42,313 86	97,514 15	128,220 80	30,706 65	.....
North River	.....	8,194 87	10,959 37	6,469 67	17,429 24	19,605 67	2,176 43	.....
Northwestern National	.....	39,141 96	39,214 47	39,397 71	78,622 18	119,114 26	40,502 08	.....
Norwalk Fire	.....	.....	.....	863 67	863 67	2,617 18	1,753 51	.....
Norwood	.....	2,309 26	4,169 39	6,207 60	10,376 99	18,810 90	8,433 91	.....
Orient	.....	60,869 85	64,326 45	30,016 06	94,354 48	90,957 66	.....	3,396 82
Pacific Fire	.....	25,160 60	27,077 87	13,704 90	39,782 77	38,499 70	.....	1,283 07
Pennsylvania Fire	.....	44,143 28	60,659 63	33,897 83	94,557 46	102,720 70	8,163 25	.....
Phenix	.....	330,489 33	324,821 83	176,606 36	501,318 18	541,504 11	40,185 93	.....

Table No. 8—Continued.

Name of Company.	Location.	Losses paid in 1895.	Losses Incurred and Estimated Expenses.			Premiums received	Balance.	
			Losses incurred in 1895.	[illegible]	Total.		Profit.	Loss.
Phœnix	Hartford, Conn	$132,384 23	$143,930 92	$64,605 84	$208,536 76	$195,775 27	.....	$12,761 49
Providence—Washington	Providence, R. I	39,791 47	40,794 48	20,413 69	61,208 12	61,859 68	$651 56	.....
Queen Insurance Co. of America	New York, N. Y	144,917 53	133,317 74	67,142 54	200,460 28	203,462 24	3,001 96	.....
Reading Fire	Reading, Pa.	20,901 99	23,284 41	7,847 51	31,131 92	23,780 34	.....	7,351 58
Reliance	Philadelphia, Pa	27,756 31	38,246 22	21,864 49	60,110 71	66,256 03	6,145 32	.....
Rochester German	Rochester, N. Y	29,885 68	33,309 55	15,151 77	48,461 32	45,914 44	.....	2,546 88
Rutger's Fire	New York, N. Y	14,068 81	16,404 73	6,148 60	22,553 33	18,632 12	.....	3,921 21
Saginaw Valley Fire and Marine	East Saginaw, Mich	5,820 98	8,203 83	4,643 44	12,847 27	14,071 02	1,223 75	.....
St. Paul Fire and Marine	St. Paul, Minn	59,385 14	61,655 22	27,020 29	88,675 51	81,879 66	.....	6,795 85
Security	New Haven, Conn	26,179 80	26,734 09	21,043 34	47,777 43	63,767 70	15,990 27	.....
Security Fire	Cincinnati, O	10,883 15	13,508 53	5,821 56	19,330 09	17,641 08	.....	1,689 01
Schuylkill Fire	Philadelphia, Pa	.....	2,500 00	726 83	3,226 83	2,202 50	.....	1,024 33
Springfield Fire and Marine	Springfield, Mass	85,133 55	96,611 99	54,314 87	152,926 86	164,590 52	11,663 66	.....
Spring Garden	Philadelphia, Pa	18,572 02	22,885 78	13,129 50	36,015 28	39,786 36	3,771 08	.....
Standard Fire	Trenton, N. J	5,123 65	6,227 93	3,294 09	9,522 02	9,982 10	460 08	.....
Sun Mutual	New Orleans, La	17,270 30	17,390 78	10,170 39	27,561 17	30,819 35	3,258 18	.....
Teutonia	New Orleans, La	6,274 39	15,660 51	9,023 09	24,683 60	27,342 71	2,659 11	.....
Union	Philadelphia, Pa	7,790 76	10,467 43	8,070 23	17,537 66	24,455 24	5,917 58	.....
United Firemen's	Philadelphia, Pa	19,917 74	16,354 53	4,150 72	20,505 25	12,577 94	.....	7,927 31
United States Fire	New York, N. Y	11,982 79	23,739 21	9,493 19	33,232 40	28,767 25	.....	4,465 15
Virginia Fire and Marine	Richmond, Va	13,973 17	16,418 00	5,782 52	22,200 52	17,522 79	.....	4,677 73
Washington	Cincinnati, O	11,588 94	14,825 19	5,148 06	19,973 25	15,600 19	.....	4,373 06
Westchester Fire	New York, N. Y	77,034 35	92,189 86	51,826 29	144,016 15	157,049 36	13,033 21	.....
Western	Pittsburg, Pa	17,589 94	18,044 62	5,839 55	23,884 17	17,695 61	.....	6,188 56
Williamsburg City Fire	Brooklyn, N. Y	27,780 81	31,840 66	19,573 83	51,414 49	59,314 65	7,900 16	.....
Totals	.....	$3,907,789 85	$4,386,871 66	$2,500,547 69	$6,887,419 35	$7,577,417 17	$842,669 67	$152,671 85

III. FOREIGN COMPANIES—U. S. BRANCHES.

Atlas Assurance	London, Eng	$23,833 85	$11,467 25	$27,775 15	$69,242 43	$14,167 18	$14,924 70	
Assurance	Toronto, Can	58,726 12	54,638 78	81,068 44	85,892 22	96,101 32	8,409 10	
eign Marine—limited	Liverpool, Eng	37,459 85	46,748 85	23,101 94	69,350 79	70,005 89	155 10	
	Edinburgh, Scot.	46,922 05	47,150 68	32,084 85	79,235 53	97,226 81	17,991 28	
ion Assurance—limited	London, Eng	125,430 72	143,802 67	68,068 03	211,890 70	206,327 36		$5,563 84
General Marine	Dresden, Ger	5,165 68	6,705 63	4,247 08	10,950 71	12,869 59	1,919 28	
Hamburg Bremen Fire	Hamburg, Ger	61,789 18	78,854 18	42,743 33	121,097 46	129,525 25	8,427 79	
Imperial Fire	London, Eng	34,850 70	27,792 60	22,438 20	50,230 80	67,994 54	17,763 74	
Lancashire	Manchester, Eng	60,950 85	84,012 64	44,855 06	128,867 70	135,924 41	7,056 71	
Lion Fire	London, Eng	43,462 41	45,455 16	27,286 25	72,741 41	82,685 60	9,944 19	
Liverpool and London and Globe	Liverpool, Eng	146,191 17	149,035 17	100,585 26	249,890 43	305,622 00	55,731 57	
London Assurance Corporation	London, Eng	58,256 16	60,068 03	41,637 74	101,705 77	136,174 98	34,469 21	
London and Lancashire Fire	Liverpool, Eng	65,183 70	72,569 10	47,841 43	120,410 53	144,974 03	24,563 50	
Manchester Fire Assurance	Manchester, Eng	101,303 53	106,491 23	72,931 74	181,422 96	221,005 28	39,582 32	
Mannheim	Mannheim, Baden, Ger.	38,378 35	34,339 73	9,743 64	44,083 37	29,526 17		14,557 20
Marine—limited	London, Eng	61,853 35	94,278 35	36,583 76	130,807 61	80,405 32		40,402 29
Northern Assurance	Aberdeen & Lon., G. B.	59,696 15	69,990 36	41,884 58	111,875 44	126,922 96	15,047 52	
North British and Mercantile	Lon. & Edinb'gh, G B.	95,580 05	93,596 03	55,481 20	149,076 23	168,124 85	19,048 62	
North German Fire	Hamburg, Ger	35,981 55	111,576 89	48,716 44	160,292 23	147,625 57		12,666 76
Norwich Union Fire	Norwich, Eng	55,530 94	73,269 99	42,113 38	115,383 37	127,616 29	12,233 92	
Palatine	Manchester, Eng	51,105 37	59,631 94	27,000 68	86,632 62	81,630 28		5,012 39
Phœnix Assurance	London, Eng	59,211 26	67,356 00	41,668 72	109,026 72	126,268 85	17,242 13	
Prussian National	Stettin, Ger	36,186 60	41,152 67	26,245 62	67,398 29	79,532 18	12,133 89	
Reliance Marine—limited	Liverpool, Eng	43,396 32	65,786 32	14,997 12	80,783 44	45,445 81		35,337 63
Royal	Liverpool, Eng	96,375 54	111,498 52	68,353 75	179,851 27	207,129 55	27,278 28	
Royal Exchange Assurance	London, Eng							
Scottish Union and National	Edinburgh, Scot	80,317 96	101,320 64	54,365 54	155,186 18	166,259 20	10,073 02	
Sea—limited	Liverpool, Eng	39,761 89	61,296 29	14,199 88	75,486 17	42,089 95		33,406 22
Standard Marine—limited	Liverpool, Eng	6,862 06	9,600 72	1,810 28	11,490 00	5,485 71		5,824 29
Sun Insurance Office	London, Eng	52,068 54	61,379 00	38,318 24	99,997 24	116,115 88	16,118 64	
Svea Fire and Life	Gothenburg, Sweden							
Switzerland Marine	Zurich, Switz	6,678 88		5,974 55	5,974 55	18,104 69	12,130 14	
Thames and Mersey Marine—limited	Liverpool, Eng	555 61	312 77	1,575 41	1,891 18	4,783 07	2,891 89	
Transatlantic Fire	Hamburg, Ger	66,527 45	93,912 11	36,104 82	130,016 93	109,408 56		20,608 37
Union Assurance Society	London, Eng	52,237 05	72,001 33	44,343 12	116,344 45	134,373 08	18,028 63	
Union Marine—limited	Liverpool, Eng	11,976 20		7,598 95	7,598 95	23,027 13	15,428 18	
Western Assurance	Toronto, Can	75,229 43	67,868 78	42,352 46	110,221 24	128,340 80	18,119 56	
Totals		$1,949,355 18	$2,256,902 38	$1,256,823 54	$3,493,726 02	$3,747,950 38	$436,712 35	$172,488 49

Table No. 8—Concluded.

IV. MUTUAL COMPANIES OF THIS STATE.

			Losses Incurred and Estimated Expenses.			Premiums received.	Balance.	
			Losses incurred in 1895.	Estimated expenses, 38 per cent. of receipts.	Total.		Profit.	Loss.
.....	Addison	$4,346 63	$4,346 63	$2,465 43	$6,812 05	$7,471 00	$658 95	.....
.....	Springfield	7,819 40	11,819 40	6,514 39	18,333 79	19,740 57	1,406 78	.....
.....	Chicago.....	151 08	600 00	1,415 49	2,015 49	4,289 36	2,273 87	.....
.....	Chicago.....	60 96	60 96	2,733 06	2,794 02	8,282 00	5,487 98	.....
Mutual....	Rockford	19,772 98	20,857 48	7,453 24	28,310 72	22,585 57	.....	$5,725 15
Millers' Mutual Fire Ins. Ass'n of Illinois	Alton	52,005 02	75,366 65	21,275 05	96,641 70	64,469 85	.....	32,171 85
Millers' National	Chicago	46,230 52	56,230 52	5,105 57	61,336 09	15,168 40	.....	46,067 69
Mill Owners' Mutual Fire.....	Chicago	.....	.....	956 46	956 46	2,902 43	1,945 97	.....
Protection Mutual Fire	Chicago.....	17,504 13	17,504 13	3,732 09	21,236 22	11,279 07	.....	9,947 15
Polaski Mutual Fire	Chicago.....	10,108 25	10,108 25	1,715 29	11,823 53	5,197 83	.....	6,625 70
Reliance Mutual Fire	Chicago.....	1,002 72	2,182 72	3,399 75	5,582 47	10,302 26	4,769 79	....
Totals	.....	$159,001 63	$199,026 73	$56,607 81	$255,634 54	$171,690 34	$16,543 84	$100,587 54

V. MUTUAL COMPANIES OF OTHER STATES.

Atlas Mutual Fire	Boston, Mass	$11,839 99	$11,839 99	$7,890 59	$19,710 58	$23,890 39	$4,169 86	.....
Atlantic Mutual Fire.	Providence, R. I	4 35	4 35	1,027 21	1,031 56	3,113 77	2,081 21	.....
Commercial Mutual	Providence, R I	536 65	736 65	543 10	1,279 75	1,645 75	366 00	.....
Central Manufacturers' Mutual .. .	VanWert, Ohio	11,770 17	13,270 17	4,449 77	17,719 94	13,481 16	.....	$4,235 78
Cotton and Woolen Manufacturers' Mutual	Boston, Mass	14,609 19	14,609 19	4,229 59	18,838 78	12,816 95	....	6,021 83
Farmers' Fire.....	York, Pa.	18,824 40	22,869 09	9,575 10	32,444 19	29,015 45	.....	3,428 74
Indiana Millers' Mutual Fire.....	Indianapolis, Ind . . .	6,959 09	6,959 09	1,960 49	8,919 58	5,940 84	....	2,978 70
Keystone Mutual Fire	Philadelphia, Pa	8,701 55	8,701 55	2,452 99	11,154 54	7,433 30	.....	3,721 24
Manton Mutual Fire.	Philadelphia, Pa	8 56	8 56	1,561 66	1,573 24	4,738 98	3,165 12	....
Mercantile Mutual Fire.....	Providence, R. I	13,749 14	13,749 14	2,702 73	16,451 87	8,190 09	.....	8,261 78

Mutual Fire	New York, N. Y.	18,324 23	37,228 39	16,217 12	53,445 51	49,142 79	.....	4,302 72
Old Colony Mutual	Boston, Mass	5,223 16	9,367 57	3,668 50	13,036 07	11,116 67	.....	1,919 40
Philadelphia Manufacturers' Mutual Fire	Philadelphia, Pa	8,699 84	8,699 84	1,289 58	9,989 42	8,756 81	.....	6,183 11
Rubber Manufacturers' Mutual	Boston, Mass	14,609 19	14,609 19	4,093 91	18,703 10	12,405 80	.....	6,297 30
Security Mutual Fire	Providence, R. I	.....	.....	2,212 41	2,212 41	6,704 26	4,491 85	.....
Wachusett Mutual Fire	Fitchburg, Mass	3,439 24	4,291 66	1,541 27	5,832 93	4,670 50	.....	1,162 43
Totals	.....	$136,788 77	$166,934 45	$65,357 96	$232,292 41	$198,054 42	$14,275 04	$48,513 03
Grand aggregates	.....	6,696,199 84	7,608,677 48	4,233,681 50	11,892,358 98	12,980,852 92	1,585,355 58	496,861 64

TABLE No. 9.

Comparison of Aggregate Business done in Illinois.

1870	106	77 63	88 06	15 69	89 20	.....	$518,246 49
1871	94	93 40	75 26	98 66	98 46	.....	23,417,000 20
1872	116	17 45	68 81	76 26	61 36	85 10	....
1873	146	00 18	69 13	69 81	87 55	18 24	.....
1874	157	50 05	79 26	99 81	97 24	67 98	.....
1875	187	92 70	83 05	95 75	54 10	98 85	.....
1876	200	78 46	93 69	72 15	51 56	79 41	.....
1877	181	19 27	06 79	96 06	55 81	99 25	....
1878	171	59 46	57 04	16 50	10 67	94 17	.....
1879	178	95 46	17 11	13 57	56 55	49 98	.....
1880	177	93 57	59 04	70 61	06 59	85 92	....
1881	176	49 24	23 49	71 78	74 94	08 21	.....
1882	178	12 72	68 63	76 85	78 78	02 48	.....
1883	191	85 50	80 06	15 58	66 98	61 40	.....
1884	180	59 03	26 23	85 26	87 39	02 18	.....
1885	179	98 04	90 20	88 24	88 99	46 75	.....
1886	189	37 33	64 09	21 42	90 30	58 88	.....
1887	198	94 96	58 60	42 58	78 68	80 10	.....
1888	195	91 71	09 80	01 51	99 17	97 66	.....
1889	204	72 45	87 41	60 86	57 88	97 02	.....
1890	201	17 86	31 89	49 71	06 16	56 45	.....
1891	175	51 41	82 63	14 04	06 76	94 72	.....
1892	169	97 78	94 91	17 15	55 70	38 55	.....
1893	161	56 42	77 06	38 45	00 06	66 63	.....
1894	169	06 96	12 80	19 26	25 19	05 98	.....
1895	178	77 46	81 50	58 98	52 92	98 94	.....

* Estimated at 32¼ ¢ of receipts.

† Estimated at 33 ¢ of receipts.

TABLE No. 10.

Comparison of Aggregate Business done in Illinois.

* Risks written on the $100.00; premiums received on the $1.00.

TABLE NO. 11.

Showing Losses Paid and Losses Resisted by Fire Insurance Companies Authorized to do Business in Illinois.

I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	Location.	Losses paid.	Losses resisted.	Percentage losses resisted are of losses paid.
Firemen's	Chicago	$62,672 95	$10,780 00	.172
Forest City	Rockford	88,490 80	600 00	.016
German	Freeport	870,889 20	16,400 00	.019
German Fire	Peoria	56,940 20	5,500 00	.097
Rockford	Rockford	252,531 45	4,500 00	.018
Trader's	Chicago	359,042 28	21,465 90	.06
Totals		$1,640,516 88	$59,245 90	.036

II. JOINT STOCK COMPANIES OF OTHER STATES.

Ætna	Hartford, Conn	$2,049,732 19	$52,396 01	.026
Agricultural	Watertown, N. Y	552,615 02	31,772 00	.057
American	Newark, N. J	227,607 29	6,900 00	.03
American	Boston, Mass	124,551 45	3,997 00	.032
American Central	St. Louis, Mo	484,220 25	30,981 30	.064
American Fire	New York, N. Y	636,110 01	32,525 00	.051
American Fire	Philadelphia, Pa	326,672 70	28,128 19	.084
Armenia	Pittsburg, Pa	54,881 65	3,416 66	.062
Atlanta Home	Atlanta, Ga	101,715 68	4,140 00	.041
Broadway	New York, N. Y	155,542 68	1,300 00	.008
Buffalo German	Buffalo, N. Y	209,079 06	2,900 00	.014
Capital Fire	Concord, N. H	106,061 91	700 00	.007
Citizens'	New York, N. Y	277,710 82	8,622 84	.031
Citizens'	Pittsburg, Pa	117,387 08	1,229 00	.011
Citizens'	St. Louis, Mo	65,291 89	1,350 00	.021
Commerce	Albany, N. Y	79,212 14	2,380 00	.031
Concordia Fire	Milwaukee, Wis	221,025 59	14,880 75	.068
Connecticut Fire	Hartford, Conn	936,986 72	33,858 51	.036
Continental	New York, N. Y	1,729,587 94	38,757 00	.022
Delaware	Philadelphia, Pa	365,024 96	8,500 00	.023
Detroit Fire and Marine	Detroit, Mich	116,463 29	2,565 34	.022
Dubuque Fire and Marine	Dubuque, Ia	34,399 11	6,500 00	.189
Eagle Fire	New York, N. Y	97,749 06	2,250 00	.023
Equitable Fire and Marine	Providence, R. I	119,950 04	2,940 00	.025
Farmers' and Merchants'	Lincoln, Neb	11,443 55	6,127 66	.536
Farragut Fire	New York, N. Y	83,653 95	250 00	.003
Fire Association of Philadelphia	Philadelphia, Pa	1,277,629 54	51,370 68	.04
Fire Ins.Co. of theCo. ofPhiladelphia	Philadelphia, Pa	50,963 81	1,183 33	.023
Firemen's	Newark, N. J	147,164 49	9,064 23	.062
Fireman's Fund	San Francisco, Cal	724,062 97	11,650 00	.016
Franklin Fire	Philadelphia, Pa	278,422 30	1,500 00	.005
German American	New York, N. Y	1,526,088 14	59,615 08	.039
German Fire	Pittsburg, Pa	145,234 58	1,947 50	.013
Germania Fire	New York, N. Y	507,512 90	13,448 49	.027
Girard Fire and Marine	Philadelphia, Pa	187,569 72	9,318 09	.05
Glens Falls	Glens Falls, N. Y	369,092 49	11,085 00	.03
Globe Fire	New York, N. Y	55,845 10	1,750 00	.031
Grand Rapids Fire	Grand Rapids, Mich	117,521 90	1,500 00	.013
Greenwich	New York, N. Y	483,778 51	41,061 31	.085

Table No. 11—Continued.

Name of Company.	Location.	Losses paid.	Losses resisted.	Percentage losses resisted are of losses paid.
Hanover Fire	New York, N. Y.	$722,397 81	$18,686 22	.026
Hartford Fire	Hartford, Conn	3,284,189 11	90,929 29	.028
Home	New York, N. Y.	2,597,036 81	48,164 02	.019
Home Mutual	SanFrancisco, Cal	119,798 86	9,205 00	.077
Insurance Co. of North America	Philadelphia, Pa	2,139,554 20	50,654 60	.024
King's County Fire	Brooklyn, N. Y.	19,387 18	5,500 00	.284
Lumbermen's	Philadelphia, Pa	54,367 23	2,372 00	.044
Manufacturers and Merchants'	Pittsburg, Pa	86,429 19	4,784 74	.055
Mechanics'	Philadelphia, Pa	111,722 58	5,750 97	.051
Mechanics and Traders'	New Orleans, La	276,911 44	14,396 73	.052
Merchants'	Newark, N J	471,603 25	20,093 99	.043
Merchants'	Providence, R. I	134,828 15	2,778 00	.021
Mercantile Fire and Marine	Boston, Mass	71,407 53	1,250 00	.018
Michigan Fire and Marine	Detroit, Mich	176,863 05	2,073 34	.012
Milwaukee Mechanics	Milwaukee, Wis	468,040 03	15,850 00	.034
National Fire	Hartford, Conn	1,300,551 38	32,131 77	.025
Newark Fire	Newark, N. J	81,302 88	1,965 28	.024
Niagara Fire	New York, N. Y.	781,715 44	15,000 00	.019
North River	New York, N. Y.	115,396 92	3,095 70	.027
Northwestern National	Milwaukee, Wis	350,244 21	8,500 00	.024
Norwalk Fire	Norwalk, Conn	17,812 72	1,000 00	.056
Orient	Hartford, Conn	740,286 38	28,455 57	.038
Pacific Fire	New York, N. Y.	200,265 21	6,980 33	.035
Pennsylvania Fire	Philadelphia, Pa	829,321 78	17,187 67	.021
Phenix	Brooklyn, N Y	2,345,339 16	43,125 00	.018
Phœnix	Hartford, Conn	2,417,841 48	48,451 06	.02
Providence-Washington	Providence, R. I	466,040 81	6,393 73	.014
Queen Insurance Co. of America	New York, N. Y.	1,190,951 95	36,126 06	.03
Reading Fire	Reading, Pa	243,426 54	9,180 06	.038
Reliance	Philadelphia, Pa	149,552 69	6,607 49	.044
Rutger's Fire	New York, N. Y.	45,166 32	2,000 00	.044
Saginaw Valley Fire and Marine	E. Saginaw, Mich	30,897 65	1,221 58	.039
St. Paul Fire and Marine	St. Paul, Minn	652,590 03	13,333 50	.02
Security	New Haven, Conn	229,810 80	3,000 00	.013
Springfield Fire and Marine	Springfield, Mass	1,113,354 07	24,831 75	.022
Spring Garden	Philadelphia, Pa	229,477 91	6,789 67	.03
Sun Mutual	New Orleans, La	229,765 20	5,225 00	.023
Union	Philadelphia, Pa	110,100 66	2,525 00	.023
United Firemen's	Philadelphia, Pa	167,943 45	7,270 47	.043
United States Fire	New York, N. Y.	171,627 69	7,550 00	.044
Virginia Fire and Marine	Richmond, Va	218,166 49	8,225 00	.038
Westchester Fire	New York, N. Y.	765,767 03	4,750 00	.006
Western	Pittsburg, Pa	103,928 20	1,900 00	.018
Williamsburg City Fire	Brooklyn, N. Y.	258,640 82	3,910 98	.015
Totals		$41,967,359 47	$1,190,952 56	.028

III. FOREIGN COMPANIES—U. S. BRANCHES.

Atlas Assurance	London, Eng	$319,110 43	$8,140 00	.025
British America Assurance	Toronto, Can	545,507 57	14,117 66	.026
Caledonian	Edinburg, Scot	986,161 25	40,136 16	.041
Commercial Union Assurance—lim	London, Eng	1,405,868 24	27,200 00	.019
Hamburg Bremen Fire	Hamburg, Ger	563,270 82	15,765 00	.028
Imperial Fire	London, Eng	625,670 25	11,067 14	.018
Lancashire	Manchester, Eng	1,113,679 61	38,589 95	.035
Lion Fire	London, Eng	320,965 27	9,634 20	.03
Liverpool and London and Globe	Liverpool, Eng	3,130,892 67	143,430 00	.046
London Assurance Corporation	London, Eng	430,828 52	23,833 00	.049

Table No. 11—Concluded.

Name of Company.	Location.	Losses paid.	Losses resisted.	Percentage losses resisted are of losses paid.
London and Lancashire Fire	Liverpool, Eng	$985,670 08	$36,852 40	.037
Manchester Fire Assurance	Manchester, Eng	1,019,739 95	51,225 83	.05
Northern Assurance	Aberdeen & Lon., G. B.	787,119 46	27,191 95	.037
North British and Mercantile	Lon. & Edinburg, G. B.	1,364,164 47	39,369 82	.029
North German Fire	Hamburg, Ger	183,775 56	7,000 00	.038
Norwich Union Fire	Norwich, Eng	897,983 75	20,000 00	.022
Palatine	Manchester, Eng	1,738,174 73	30,751 13	.018
Phœnix Assurance	London, Eng	1,160,124 88	21,891 00	.019
Prussian National	Stettin, Ger	281,122 46	11,975 64	.043
Royal	Liverpool, Eng	2,728,861 72	73,562 96	.027
Scottish Union and National	Edinburg, Scot	809,379 99	19,849 50	.024
Sun Insurance Office	London, Eng	910,625 57	24,508 25	.027
Svea Fire and Life	Gothenburg, Sweden	32,109 47	500 00	.016
Transatlantic Fire	Hamburg, Ger	220,739 85	8,550 00	.039
Union Assurance Society	London, Eng	385,872 07	2,181 77	.006
Western Assurance	Toronto, Can	823,482 37	23,502 02	.029
Totals		$28,760,901 00	$730,319 88	.031

IV. MUTUAL COMPANIES OF THIS STATE.

Manufacturers and Merchants' Mutual	Rockford	$76,156 90	$3,000 00	.039
Reliance Mutual Fire	Chicago	1,502 72	900 00	.599
Totals		$77,659 62	$3,900 00	.05

V. MUTUAL COMPANIES OF OTHER STATES.

Farmers' Fire	York, Pa.	$171,894 22	$8,700 00	.051
Old Colony Mutual	Boston, Mass	30,327 45	500 00	.017
Totals		$202,221 67	$9,200 00	.046
Grand aggregates		67,648,658 59	1,993,618 31	.03

TABLE No. 12.

Shows the assets of Fire Insurance Companies authorized to do business in this State, compared with the amount of risks in force in what is known as the congested district of Chicago.

I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	Location.	Cash admitted assets.	Risks in congested district of Chicago, bounded on the north and west by the Chicago river, on the south by Harrison st., and on the east by Lake Michigan.....
Firemens'	Chicago	$399,152 54	$366,600 00
Forest City	Rockford	513,298 89	None.
German	Freeport	3,012,329 15	955,322 50
German Fire	Peoria	409,588 17	263,150 00
Insurance Co. of the State of Illinois	Rockford	198,719 40	78,550 00
Rockford	Rockford	1,083,755 71	807,695 00
Traders'	Chicago	1,748,920 18	1,336,050 00
Western Insurance Company	Aurora	31,567 04	.....
Totals	.....	$7,287,331 08	$3,807,367 50

II. JOINT STOCK COMPANIES OF OTHER STATES.

Ætna	Hartford, Conn	$10,828,426 88	$2,731,146 00
Agricultural	Watertown, N. Y	2,121,652 54	376,000 00
Allemannia Fire	Pittsburg, Pa	387,178 09	326,625 00
American	Newark, N. J	2,608,799 29	861,285 00
American	Boston, Mass	567,851 45	685,050 00
American Central	St. Louis, Mo	1,611,187 11	1,173,197 00
American Fire	Philadelphia, Pa	2,351,236 58	1,440,265 00
American Fire	New York, N. Y	879,103 90	778,569 00
Armenia	Pittsburg, Pa	361,988 92	334,050 00
Assurance Lloyds of America	New York, N. Y	664,882 21	583,050 00
Atlanta Home	Atlanta, Ga	710,609 05	434,350 00
Broadway	New York, N. Y	426,410 84	480,041 00
Buffalo German	Buffalo, N. Y	1,778,411 78	682,975 00
Capital Fire	Concord, N. H	423,882 08	370,785 00
Citizens'	New York, N. Y	775,567 80	922,750 00
Citizens'	Pittsburg, Pa	762,148 78	662,760 00
Citizens'	St. Louis, Mo	629,470 58	416,950 00
Commerce	Albany, N. Y	373,586 28	328,560 00
Commercial	Cincinnati, Ohio	196,567 17	210,000 00
Commercial Union Fire	New York, N. Y	220,971 83	180,000 00
Commonwealth	New York, N Y	785,562 11	1,170,822 00
Concordia Fire	Milwaukee, Wis	754,336 83	479,750 00
Counecticut Fire	Hartford, Conn	3,007,706 69	1,996,997 00
Continental	New York, N. Y	7,111,828 25	2,104,950 00
Delaware	Philadelphia, Pa	1,450,965 08	895,336 00
Detroit Fire and Marine	Detroit, Mich	1,200,708 75	583,225 00
Dubuque Fire and Marine	Dubuque, Iowa	332,665 52	106,850 00
Eagle Fire	New York, N. Y	1,201,257 60	579,275 00
Equitable Fire and Marine	Providence, R. I	616,643 42	515,852 00
Eureka Fire and Marine	Cincinnati, Ohio	299,342 88	258,920 00
Farmers' and Merchants'	Lincoln, Neb	241,729 31	None.
Farragut Fire	New York, N. Y	312,157 86	184,130 00
Fire Association of Philadelphia	Philadelphia, Pa	5,376,282 29	2,264,088 00
Fire Ins. Co. of the Co. of Philadelphia	Philadelphia, Pa	876,747 78	587,280 00
Firemen's	Baltimore, Md	706,131 11	687,560 00

Table No. 12—Continued.

Name of Company.	Location.	Cash admitted assets.	Risks in congested district of Chicago bounded on the north by the Chicago river, on the south by Harrison st. and on the east by Lake Michigan.....
Firemen's	Newark, N. J	$2,004,956 60	$690,910 00
Firemen's Fire	Boston, Mass	892,367 45	799,717 00
Fireman's Fund	San Francisco, Cal	3,374,095 86	1,093,725 00
Franklin Fire	Philadelphia, Pa	3,169,551 58	None.
German American	New York, N. Y	6,479,769 08	2,100,000 00
German Fire	Pittsburg, Pa	475,995 66	464,650 00
Germania Fire	New York, N. Y	3,636,089 18	540,486 00
Germania	New Orleans, La	376,736 80	313,612 50
Girard Fire and Marine	Philadelphia, Pa	1,855,577 09	1,385,450 00
Glen's Falls	Glens Falls, N. Y	2,611,186 16	784,999 17
Globe Fire	New York, N. Y	407,936 70	325,750 00
Grand Rapids Fire	Grand Rapids, Mich	438,999 28	327,000 00
Greenwich	New York, N Y	1,336,630 79	650,842 00
Hanover Fire	New York, N. Y	2,452,127 20	1,257,315 00
Hartford Fire	Hartford, Conn	8,918,660 29	2,241,794 70
Home	New York, N. Y	9,797,378 54	2,700,887 00
Home Fire	Baltimore, Md	257,102 32	69,101 00
Home Mutual	San Francisco, Cal	836,268 67	2,700,887 00
Howard Fire	Baltimore, Md	282,562 39	None.
Insurance Company of North America	Philadelphia, Pa	9,055,266 94	2,069,169 00
Ins. Co. of the State of Pennsylvania	Philadelphia, Pa	746,393 06	779,683 00
King's County Fire	Brooklyn, N. Y	368,335 78	420,150 00
Lumbermen's	Philadelphia, Pa	1,089,336 63	750,999 00
Manufacturers' and Merchants'	Pittsburg, Pa	502,572 58	461,185 00
Mechanics'	Philadelphia, Pa	856,318 46	622,240 00
Mechanics' and Traders'	New Orleans, La	627,847 68	858,727 00
Merchants'	Newark, N. J	1,452,283 94	814,425 00
Merchants'	Providence, R. I	516,170 77	515,852 00
Mercantile Fire and Marine	Boston, Mass	615,178 10	689,000 00
Michigan Fire and Marine	Detroit, Mich	808,444 80	647,325 00
Milwaukee Mechanics'	Milwaukee, Wis	2,285,648 67	955,332 00
National Fire	Hartford, Conn	3,782,641 74	1,961,143 86
National Standard	New York, N. Y	400,000 00	None.
Newark Fire	Newark, N. J	649,028 31	722,417 00
New Hampshire Fire	Manchester, N. H	2,342,918 48	1,287,293 00
New York Fire	New York, N. Y	327,925 80	266,750 00
Niagara Fire	New York, N. Y	2,134,879 71	1,204,748 00
North River	New York, N. Y	652,788 73	541,108 67
Northwestern National	Milwaukee, Wis	1,956,852 01	912,200 00
Norwalk Fire	Norwalk, Conn	379,494 65	221,200 00
Norwood	New York, N. Y	452,784 71	286,450 00
Orient	Hartford, Conn	2,111,033 45	802,895 00
Pacific Fire	New York, N. Y	736,063 74	603,398 00
Pennsylvania Fire	Philadelphia, Pa	4,410,923 15	1,487,114 00
Phenix	Brooklyn, N. Y	5,564,544 46	2,500,000 00
Phœnix	Hartford, Conn	5,041,479 68	1,496,537 00
Providence-Washington	Providence, R. I	1,479,280 95	817,675 00
Queen Insurance Company of America	New York, N. Y	8,640,936 46	3,004,100 00
Reading Fire	Reading, Pa	757,325 51	573,705 00
Reliance	Philadelphia, Pa	958,896 79	920,550 00
Rochester German	Rochester, N. Y	886,782 84	596,400 00
Rutger's Fire	New York, N. Y	350,875 98	464,968 00
Saginaw Valley Fire and Marine	East Saginaw, Mich	259,918 05	180,000 00
St. Paul Fire and Marine	St. Paul, Minn	2,164,959 44	1,377,350 00
Security	New Haven, Conn	708,481 56	800,975 00

Table No. 12—Continued.

Name of Company.	Location.	Cash admitted assets.	Risks in congested district of Chicago, bounded on the north and west by the Chicago river, on the south by Harrison st., and on the east by Lake Michigan.....
Security Fire	Cincinnati, Ohio	$267,877 14	$258,919 50
Schuylkill Fire	Philadelphia, Pa	267,340 85	95,250 00
Springfield Fire and Marine	Springfield, Mass	3,793,345 17	1,879,484 00
Spring Garden	Philadelphia, Pa	1,857,185 29	858,875 00
Standard Fire	Trenton, N. J	197,776 89	189,720 00
Sun Mutual	New Orleans, La	999,127 71	295,400 00
Teutonia	New Orleans, La	579,820 47	545,420 70
Union	Philadelphia, Pa	628,011 92	489,225 00
United Firemen's	Philadelphia, Pa	1,368,629 96	198,250 00
United States Fire	New York, N. Y	654,504 45	559,990 00
Virginia Fire and Marine	Richmond, Va	690,611 27	381,481 00
Washington	Cincinnati, Ohio	253,986 04	277,666 00
Westchester Fire	New York, N. Y	1,988,944 62	1,418,450 00
Western	Pittsburg, Pa	503,469 80	294,165 00
Williamsburg City Fire	Brooklyn, N. Y	1,494,685 97	1,176,075 00
Totals		$178,414,618 16	$86,040,637 10

III. FOREIGN COMPANIES—U. S. BRANCHES.

Atlas Assurance	London, Eng	$781,227 17	$1,400,600 00
British America Assurance	Toronto, Can	1,021,204 52	1,428,950 00
Caledonian	Edinburg, Scot	1,805,404 33	1,710,052 00
Commercial Union Assurance—limited	London, Eng	3,288,081 16	3,000,000 00
Hamburg Bremen Fire	Hamburg, Ger	1,365,723 99	2,373,342 00
Imperial Fire	London, Eng	1,631,946 37	1,389,790 00
Lancashire	Manchester, Eng	2,087,856 04	2,274,787 00
Lion Fire	London, Eng	676,707 40	940,589 00
Liverpool and London and Globe	Liverpool, Eng	8,505,434 06	6,391,279 00
London Assurance Corporation	London, Eng	2,124,583 10	1,500,000 00
London and Lancashire Fire	Liverpool, Eng	2,444,526 52	2,571,268 00
Manchester Fire Assurance	Manchester, Eng	2,020,629 50	2,314,258 00
Northern Assurance	Aberdeen & London, G. B.	1,768,324 27	2,378,054 00
North British and Mercantile	London & Edinburg, G. B.	3,725,855 81	2,689,876 00
North German Fire	Hamburg, Ger	595,674 48	2,922,708 33
Norwich Union Fire	Norwich, Eng	1,968,049 39	2,444,600 00
Palatine	Manchester, Eng	2,786,286 28	2,106,589 00
Phœnix Assurance	London, Eng	2,455,245 88	2,116,000 00
Prussian National	Stettin, Ger	786,413 04	1,180,933 00
Royal	Liverpool, Eng	7,283,193 11	3,824,001 64
Royal Exchange Assurance	London, Eng	317,792 11	None.
Scottish Union and National	Edinburg, Scot	2,977,771 67	1,654,666 00
Sun Insurance Office	London, Eng	2,291,197 72	1,540,125 00
Svea Fire and Life	Gothenburg, Sweden	261,831 75	None.
Transatlantic Fire	Hamburg, Ger	704,187 32	2,191,050 00
Union Assurance Society	London, Eng	1,000,041 75	2,659,277 00
Western Assurance	Toronto, Can	1,451,219 98	1,796,000 00
Totals		$58,126,258 67	$56,188,744 97

Table No. 12—Concluded.

IV. MUTUAL COMPANIES OF THIS STATE.

Name of Company.	Location.	Cash admitted assets.	Risks in congested district of Chicago, bounded on the north and west by the Chicago river, on the south by Harrison st., and on the east by Lake Michigan.....
Addison Farmers' Mutual.....	Addison.....	$28,663 89	None.
Coal Operators' Mutual Fire.....	Springfield	10,029 26	None.
Garden City Mutual Fire.....	Chicago	5,666 95	$38,285 00
Lumberman's Mutual.....	Chicago	9,963 96	None.
Manufacturers' and Merchants' Mutual..	Rockford.....	94,665 22	116,000 00
Millers' Mutual Fire Ins. Ass'n. of Ill...	Alton.....	97,724 69	None.
Millers' National.....	Chicago	580,992 20	173,259 00
Mill Owners' Mutual Fire.....	Chicago	20,040 82	None.
Protection Mutual Fire.....	Chicago	93,324 58	42,500 00
Pulaski Mutual Fire.....	Chicago	12,100 92	None.
Reliance Mutual Fire.....	Chicago	9,453 08	129,450 00
Totals.....	.....	$962,645 07	$499,535 00

V. MUTUAL COMPANIES OF OTHER STATES.

Atlas Mutual Fire	Boston, Mass.....	$204,196 46	$407,600 00
Atlantic Mutual Fire.....	Providence, R. I.....	38,777 71	39,500 00
Commercial Mutual.....	Providence, R. I.....	15,316 00	31,033 00
Central Manufacturers' Mutual.....	VanWert, O.....	89,495 33	81,250 00
Cotton & Woolen Manufacturers' Mut..	Boston, Mass	244,507 22	39,500 00
Farmers' Fire.....	York, Pa.....	643,519 35	425,091 00
Indiana Millers' Mutual Fire.....	Indianapolis, Ind.....	54,831 74	None.
Keystone Mutual Fire.....	Philadelphia, Pa.....	104,306 23	30,000 00
Manton Mutual Fire	Philadelphia, Pa.....	52,397 37	15,000 00
Mercantile Mutual Fire	Providence, R. I.....	117,178 47	25,000 00
Mutual Fire.....	New York, N. Y.....	966,443 27	1,039,850 00
Old Colony Mutual	Boston, Mass	48,440 86	152,516 58
Philadelphia Manufacturers' Mut. Fire.	Philadelphia, Pa.....	118,007 72	None.
Rubber Manufacturers' Mutual.....	Boston, Mass	237,223 89	39,500 00
Security Mutual Fire.....	Providence, R. I.....	28,593 32	83,750 00
Wachusett Mutual Fire.....	Fitchburg, Mass	35,456 27	84,916 00
Totals.....	.....	$2,998,690 21	$2,494,506 58
Grand aggregate.....	.....	247,789,538 14	149,030,791 15

TABLE No 13.

Showing name of Company, address of Secretary, names of Officers, under what law organized, and date of commencing business of the District, County and Township Mutual Insurance Companies of Illinois, authorized to transact business for the year 1895.

DISTRICT.

COUNTY. (a)

†Belvidere Farmers'	Belvidere, Boone Co	.....	Henry W. Avery	Act approved June 2,	1877 ...	March	4, 1876
Belleville Farmers'	Belleville, St. Clair Co	.....	Sophie Tindale	"	" ...	June	11, 1868
†Bloomington Mutual	[illegible]n Co	.....	A. E. Steward	"	"	Dec.	15, 1877
Breese, Clinton County	[illegible]o	.....	Frank Funke	"	"	April	1, 1880
Bureau and Wyanet	[illegible]o	.....	S. S. Newton	"	"		1875
Cambridge Mutual	[illegible]y Co	.....	Henry White	"	"	May	7, 1887
†Camp Point Farmers'	[illegible]s Co	.....	W. H DeGrott	"	"	Oct.	8, 1877
Carlyle Mutual	Co	.....	H. H. Reckemeyer	"	"	March	25, 1889
Charleston, Coles County, Grange	Co	.....	W. H. Smith	"	"	Nov.	1, 1890

†Clinton Mutual				W. B. Barnett	Act approved June 9,	1877	Sept.	27, 1875
Decatur Mutual			et.	Joshua Green	"	"	May	7, 1880
†Delavan Mutual				Henry P Jones	"	"	Nov.	1, 1875
Desplaines and Cook County			ts	Henry C. Senne	"	"	Feb.	15, 1869
Farmers', of Albion				Wm. Rancie	"	"	April	10, 1886
Farmers' and Grange				I. J. Case	"	"	Jan.	1, 1868
†Farmers, Elmira				Jas. Haswell	"	"	Oct.	2, 1876
Farmers, Fairfield				A. M. Elliott	"	"	March	14, 1869
†Friendship				S. R. Putnam	"	"	July	1, 1875
†Industry			Do	W. D Botchlett	"	"	Aug	10, 1877
†Jacksonville Farmers'			Do	B. R. Upham	"	"	June	2, 1876
Jerseyville				Jett A. Kirby	"	"	March	15, 1869
Kingston				A. N. Wyllys	"	"	Aug.	8, 1865
†Knoxville Farmers'				J. Hamilton	"	"	July,	1875
Lawrenceville			Do	Jas. Eaton	"	"	Dec.	3, 1881
Lincoln, Logan County, Farmers				F. W. Kleeb	"	"	Feb.	24, 1887
†Marshall				J. F. Hanelson	"	"	July	1, 1880
Magnolia				Geo. Gregory	"	"	Aug.	1, 1865
Mason County Farmers'			olds	J Bowser	"	"	Sept.	12, 1877
Moline		t Island Co.		John Hackerson	"	"	June	27, 1891
†Monmouth Farmers'				J M Young	"	"	March	7, 1876
Mt. Carroll				C. L. Hostetter	"	"	May	6, 1868
†Mt. Sterling				J B. Briggs	"	"	August,	1867
Murphysboro				D. T. Goaff	"	"	Jan.	1, 1880
Newton				Gilbert Reisner	"	"	June	1, 1880
Pinckneyville				E M Harris	"	"	Feb.	18, 1880
†Pittsfield Farmers'				Wm. A. Goodin	"	"	Nov.	11, 1876
Pontiac			l	Wm. N. Snyder	"	"	July,	1869
Schuyler				J. W. Whitson	"	"	Dec.	18, 1886
Springfield		Co,	n	Chas. F Mills	"	"	Jan.	13, 1903
Vandalia				L. W. Miller	"	"	April	7, 1868
Wataska				C. J. Massey	"	"	Oct.	20, 1880

TOWNSHIP.

Algonquin	(	ry Co			Act approved April 8,	1873	May	26, 1874
Allen and Otter Creek					"	"	March,	1874
Durand Farmers'		Co			"	"	Jan.,	1874
Farmers' T. 5 N., R. 7 W					"	"	Jan	24, 1878
LaPrairie		Co			"	"	Aug.	10, 1874
Manchester		Beloit, Wis			"	"	April	4, 1874
Mt. Pleasant		Morrison, Whiteside Co			"	"	Jan.,	1878
Neponset and Macon Farmers'		Neponset, Bureau Co			"	"	March	20, 1878
New Lenox		New Lenox, Will Co			"	"	June	27, 1878

Table No. 13—Continued.

Farmers' of Kewanee				Act approved March 24, 1874	July	8, 1875
Farmers' of Lockport				" "	Feb.	4, 1875
Farmers' of Malta				" "	Oct.	1, 1878
Farmers' Pioneer				" "	Dec.,	1874
Farm Ridge and Deer Park				" "	Aug.	1, 1874
Farmers' of Virden				" "	Feb.	28, 1888
*Farmers' T. 5 N., R. 6 W				" "	April	1, 1874
Farmington Farmers'				" "	Jan.	28, 1875
*Friendly Aid				" "	Jan.	26, 1875
*Forrest Farmers'				" "	Oct.	2, 1878
Forreston				" "	Feb.	19, 1877
Franklin Farmers'				" "	Jan.	8, 1877
*Garden Plain				" "	June,	1874
Genesee, Edford and Munson				" "	April	3, 1875
German of Stonington				" "	Jan.	17, 1887
German Banner				" "	May	5, 1884
Germantown				" "	March	4, 1878
Gillespie Farmers'				" "	June,	1875
Grand Rapids, Brookfield, etc				" "	Aug.	11, 1875
Grant				" "	Dec.	8, 1889
Griggsville Farmers'				" "	April	18, 1878
Hamlet				" "	Dec.	30, 1875
*Hanover and Wayne				" "	April	19, 1878
Harmony				" "	June	26, 1884
Helvetia				" "	April	11, 1898
Helvetia Mutual Relief & Ass'n'ce				" "	Nov.	1, 1894
Hillsboro Farmers'				" "	March	1, 1890
Home Farmers'				" "	Feb.	1, 1881
Home				" "	July	13, 1887
Horse Prairie				" "	Feb.	1, 1890
Illini				" "	March	26, 1875
Independent Farmers' Aid				" "	Nov.	25, 1874
Kinmundy				" "		
Leaf River and Rock Vale				" "	July	12, 1875
Lewistown				" "	Sept.,	1875
Lisle and Milton				" "	Jan.	24, 1896
				" "	Jan.	1, 1880
				" "	Sept.	15, 1873
				" "	July,	1874
				" "	May	3, 1875
				" "	July	15, 1885
				" "	Feb.	16, 1884
Mt. Carroll				" "	March	1, 1887
Mosquito				" "	April	22, 1891
Mutual T. 15 S., R. 5 E				" "	March,	1873
Naperville				" "	May	3, 1879
Nashua				irk. "	July	1, 1877
Nebraska				" "	Aug.	27, 1879

Table No. 13—Concluded.

*Ursa, Mendon and Lima	Ursa, Adams Co	J. M. Daugherty	Tom B. Smith	Act approved March 24, 1874	Aug.	23, 1873
Venedy	Venedy, Washington Co	Henry Moellman	J. F. Brockschmidt	" "	April	25, 1877
Victor	Franks, LaSalle Co	S. D. Wesson	J. C. Beveridge	" "	April	1, 1876
Vienna	Verona, Grundy Co	John Weldon	R. H. Dewey	" "	Feb.	13, 1886
Walnut	Walnut, Bureau Co	O. L. Bearss	S. M. Oakford	" "	June	1, 1877
Waltham, Utica and Ophir	Utica, LaSalle Co	G. A. Bennett	Samuel Grove	" "	Feb.	7, 1878
Whitmore and Friends Creek	Oreana, Macon Co	Richard Kirby	J. S. Fombelle	" "	April	20, 1880
Wilberton	St. Paul, Fayette Co	J. H. Boye	Ernst Kaiser	" "	May	15, 1879
Winnebago Farmers'	Winnebago, Winnebago Co	W. S. Straw	Webster Osborn	" "	March	5, 1875
Wysox	Milledgeville, Carroll Co	D. C. Bushell	H. J. Durstine	" "	March	4, 1884
Wythe	Sutter, Hancock Co	John C. McMahan	Rathye Nagel	" "	April,	1873
Yorktown, Loraine and Alba	Geneseo, Henry Co	Samuel Goembel	Aaron Rapp	" "	Sept.	19, 1872

† Originally organized as township companies.

* Originally organized under Act April 3, 1872.

TABLE

Showing the Assets, Liabilities, Income, Expenditures, Risks in force Decem year, and Risks in force December 31, 1895, of the District, County

DISTRICT

NAME OF COMPANY.	Assessment notes.	Assets.	Liabilities.	Income.
Downer's Grove Farmers'	$56,602 27	$2,562 21	.....	$1,663 77
Fairview	.....	282 94	$100 00	1,693 06
Farmers' Mutual Fire of Bloom	.....	786 97	.....	82 50
Farmers' Mutual Fire of Bradford	.....	1,872 54	1,125 00	4,853 91
Farmers' Mutual Fire of Palmyra	.....	1,771 99	3,064 10	4,690 55
German Mutual Fire	218,205 60	79,221 23	.....	6,986 99
Green Garden Farmers' Mutual	89,445 90	12,750 25	.....	5,063 37
Kendall Mutual Fire	.....	98 73	76 98	833 77
Milburn Mutual	126,589 00	833 02	1,515 65	18,203 31
Randolph Mutual	.....	443 69	.....	5,256 62
Rock Run	.....	825 75	.....	1,554 74
Svea Mutual Protection	.....	848 80	.....	1,024 72
Totals	$485,842 77	$101,748 12	$5,881 68	$51,617 31

COUNTY

Belvidere Farmers'	.....	$856 39	.....	$8,888 90
Bellville St. Clair County Farmers'	.....	19,391 64	$1,500 00	7,380 75
Bloomington Mutual	.....	888 39	.....	1,720 39
Breese, Clinton County	.....	348 53	.....	888 00
Bureau and Wyanet	.....	815 91	440 60	1,068 67
Cambridge Mutual	.....	431 28	120 00	2,706 47
Camp Point Farmers'	.....	249 90	.....	3,865 96
Carlyle Mutual	.....	86 33	.....	167 06
Charleston, Coles County Grange	.....	70 04	131 07	178 37
Clinton Mutual	.....	136 81	26 00	857 69
Decatur Mutual	.....	263 14	.....	101 35
Delavan Mutual	.....	188 95	98 20	1,128 83
Desplaines and Cook County	$54,526 98	112 22	.....	1,250 81
Farmers' Albion	.....	823 79	.....	4,011 13
Farmers' and Grange	.....	902 50	.....	1,905 51
Farmers' Elmyra	.....	614 08	415 00	2,663 46
Farmers' Fairfield	.....	101 65	150 00	1,561 03
Friendship	.....	68 09	.....	2,533 03
Industry	.....	667 46	35 70	2,918 19
Jacksonville Farmers'	.....	1,895 00	611 75	613 86
Jerseyville	8,556 25	1,186 74	1,120 20	1,027 20
Kingston	.....	2,600 00	2,000 00	1,889 24
Knoxville Farmers'	.....	116 56	127 00	1,815 78
Lawrenceville	.....	89 00	5 00	977 86
Lincoln, Logan County Farmers'	.....	460 48	.....	3,982 25
Magnolia Farmers'	.....	155 74	.....	325 06
Marshall	.....	30 44	.....	467 78
Mason County Farmers'	.....	235 81	250 00	2,675 23
Moline	.....	869 14	.....	697 88
Monmouth Farmers'	.....	2,197 04	1,850 00	2,756 89
Mt. Carroll	.....	101 63	.....	3,416 30
Mt. Sterling	.....	384 43	131 40	233 13
Murphysboro	.....	142 90	1,873 61	6,156 95
Newton	.....	252 98	.....	985 46
Pinckneyville	.....	226 30	900 54	1,767 89

No. 14.

ber 31, 1894. Risks written during the year, Risks terminated during the and Township Mutual Fire Insurance Companies of Illinois.

COMPANIES.

Expenditures.			Risks in force December 31, 1894.		Risks Written During 1895.		Risks Terminated During 1895.		Risks in Force December 31, 1895.	
For losses.	All other expenditures.	Total.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
$1,236 12	$196 26	$1,432 38	657	$1,140,304 00	143	$246,769 00	158	$253,744 00	642	$1,133,329 00
2,414 15	280 24	2,694 39	463	738,400 00	82	122,445 00	88	133,935 00	457	726,910 00
.....	142 86	142,86	79	112,749 00	16	27,631 00	25	31,159 00	70	108,221 00
4,367 04	928 54	5,295 58	815	1,285,650 00	106	168,645 00	74	99,965 00	849	1,349,930 00
5,741 87	1,182 57	6,924 44	1,843	3,206,380 00	101	301,171 00	111	186,222 00	1,833	3,323,329 00
2,515 40	1,694 36	4,209 76	1,590	2,907,630 00	258	521,375 00	301	586,275 00	1,547	2,842,730 00
1,998 43	1,528 53	3,526 96	1,792	2,631,365 00	439	644,700 00	333	477,300 00	1,898	2,798,765 00
1,003 07	19 35	1,022 42	74	107,987 00	21	29,914 00	20	33,995 00	75	103,906 00
16,531 71	1,451 69	17,983 40	1,723	2,781,071 00	347	522,960 00	473	772,251 00	1,597	2,531,780 00
5,589 40	421 30	6,010 70	749	1,715,495 00	246	545,830 00	195	471,440 00	800	1,789,885 00
1,000 00	569 55	1,569 55	640	762,119 00	164	196,441 00	171	188,098 00	633	770,462 00
225 50	805 20	1,030 70	3,122	1,493,218 00	360	158,885 00	.....	.....	3,482	1,652,103 00
$42,622 69	$9,220 45	$51,843 14	18,547	$18,884,368 00	2,285	$3,481,766 00	1,949	$3,283,784 00	18,883	$19,132,350 00

COMPANIES.

$6,861 70	$1,260 81	$8,122 51	1,067	$1,979,297 00	251	$421,971 00	216	$355,343 00	1,102	$2,045,925 00
2,193 00	1,743 11	3,936 11	2,519	3,208,517 00	573	726,649 00	261	447,169 00	2,831	3,482,997 00
1,617 85	217 82	1,835 17	350	427,946 00	92	119,510 00	70	92,041 00	372	455,415 00
6 00	208 15	214 15	213	217,660 00	140	157,775 00	138	139,440 00	215	235,995 00
783 09	106 22	889 31	227	344,728 00	82	140,309 00	57	88,540 00	252	396,497 00
2,327 91	162 39	2,490 30	241	301,051 00	63	85,811 00	37	46,858 00	267	340,004 00
3,265 00	485 53	3,750 53	440	557,912 00	124	169,968 00	88	116,855 00	476	611,025 00
29 98	233 05	262 98	295	284,259 00	52	47,959 00	35	30,273 00	312	301,945 00
11 00	271 20	282 20	175	196,924 00	62	74,496 00	53	68,333 00	184	203,087 00
275 00	55 03	330 03	126	156,539 00	26	38,357 00	42	25,737 00	110	169,159 00
.....	54 88	54 88	133	144,891 00	40	40,404 00	18	16,873 00	155	168,422 00
1,207 25	421 10	1,628 35	877	526,510 00	124	169,165 00	112	146,345 00	889	549,330 00
1,146 54	100 91	1,247 45	735	1,004,953 00	180	239,437 00	152	199,006 00	763	1,045,384 00
3,256 20	511 08	3,767 28	701	709,863 00	121	107,555 00	106	109,266 00	716	708,152 00
1,354 00	386 10	1,740 10	1,027	1,433,154 00	269	362,987 00	214	283,621 00	1,082	1,512,520 00
1,768 60	791 92	2,560 52	672	947,218 00	160	216,246 00	122	161,605 00	710	1,001,859 00
1,377 41	268 21	1,645 62	709	535,275 00	142	92,551 00	152	98,630 00	699	529,196 00
2,136 25	402 15	2,538 40	484	695,385 00	140	182,978 00	109	160,318 00	515	718,045 00
2,502 00	479 28	2,981 28	923	1,245,969 00	287	341,734 00	156	197,711 00	1,054	1,389,992 00
352 00	261 86	613 86	241	393,465 30	57	82,360 00	36	46,321 25	262	429,504 05
.....	105 00	105 00	86	164,995 00	15	19,030 00	8	12,900 00	93	171,125 00
960 15	569 44	1,529 59	560	955,102 00	157	273,966 00	122	200,284 00	595	1,028,804 00
2,219 85	310 80	2,530 65	1,187	1,552,081 00	341	423,921 00	149	214,949 00	1,379	1,761,003 00
896 00	229 46	1,125 46	200	200,246 00	84	67,450 00	49	52,365 00	235	215,331 00
3,110 00	412 74	3,522 74	597	982,591 80	190	296,380 00	122	193,123 80	665	1,085,848 00
80 00	111 73	191 73	92	127,060 81	30	42,645 00	13	14,739 50	109	154,966 31
369 12	108 31	477 43	138	112,175 00	53	43,150 00	37	25,325 00	154	130,000 00
2,951 50	408 98	3,360 48	1,016	1,418,183 00	253	345,050 00	248	327,476 00	1,021	1,435,757 00
5 35	366 70	372 05	346	287,251 00	126	89,097 00	27	19,838 00	445	356,510 00
2,024 30	826 13	2,850 43	1,174	1,648,979 00	269	358,249 00	242	285,222 00	1,221	1,722,006 00
2,587 48	774 85	3,362 33	1,371	1,671,780 00	268	352,880 00	271	320,006 00	1,368	1,704,654 00
140 38	101 06	241 44	227	236,927 00	16	16,255 00	62	54,269 00	180	198,913 00
2,783 00	3,498 14	6,281 14	642	598,244 00	281	255,364 00	100	94,377 00	823	754,231 00
743 00	124 73	867 73	426	247,679 33	119	78,918 00	81	54,838 33	464	271,759 00
1,473 65	431 93	1,905 58	439	385,046 00	86	70,472 00	119	118,191 00	406	337,327 00

Table No. 14

Name of Company.	Assessment notes.	Assets.	Liabilities.	Income.
Pittsfield Farmers'	.....	$88 10	$209 89	$787 22
Pontiac	.....	29 64	.....	170 71
Schuyler	.....	81 99	.....	136 60
Springfield	.....	584 61	.....	881 37
Vandalia	$14,517 88	12,398 77	1,110 00	2,120 22
Watseka	.....	51 77	.....	1,249 64
Totals	$77,600 51	$49,646 06	$18,105 36	$79,675 66

TOWNSHIP COMPANIES ORGANIZED

Algonquin	$11,574 55	$203 27	.....	$147 99
Allen and Otter Creek	.....	324 05	.....	3,084 39
Durand Farmers'	.....	655 32	$125 00	1,046 31
Farmers' T. 5 N., R. 7 W	.....	146 06	.....	267 56
LaPrairie	37,947 57	259 39	.....	2,523 97
Manchester	.....	80 09	.....	131 16
Mt. Pleasant	.....	60 73	425 00	175 54
Neponset and Macon Farmers'	.....	240 61	.....	496 82
New Lenox	.....	44 11	.....	1,839 48
Ohio	.....	195 54	.....	64 59
Peotone	.....	382 53	.....	818 93
Rockford Swedish	.....	6,961 52	.....	557 75
Somonauk	.....	43 00	103 90	1,703 85
Union	.....	49 01	.....	38 10
White Rock	2,120 66	2,428 46	76 00	77 68
Woodbine	.....	101 41	.....	26 25
Totals	$51,642 78	$12,125 07	$729 90	$12,505 37

TOWNSHIP COMPANIES ORGANIZED

Abington	.....	$64 22	.....	$53 37
Adams	.....	16 89	.....	80 50
Alden	.....	161 59	$64 00	1,906 75
Appanoose and Sonora	.....	296 59	.....	879 83
Assumption	$11,332 86	170 77	.....	1,398 01
Barry Farmers'	.....	1,100 55	968 50	2,627 61
Belle Prairie Farmers'	.....	367 33	.....	1,462 34
Berlin	.....	622 37	.....	470 37
Big Rock	13,552 31	104 32	.....	2,184 74
Bishop	2,674 20	1,058 07	.....	98 45
Brenton and Pella	.....	10 84	.....	1,651 16
Brookville	.....	67 44	.....	1,014 46
Buffalo	.....	126 88	.....	113 95
Burritt Farmers'	40,919 00	747 60	307 80	757 82
Chesterfield	.....	183 75	43 92	205 87
Coe and Zuma	.....	295 43	.....	2,138 35
Crete Farmers'	37,917 07	31,409 39	.....	3,756 37
Danvers	.....	187 35	.....	35 00
Denver	.....	214 68	.....	340 66
Derinda	.....	161 79	6 45	155 70
Dix	.....	143 84	228 08	887 46
Dunham and Chemung	.....	292 60	.....	3,664 71
Dallas City Farmers'	.....	423 96	.....	118 58
Eagle Point	.....	263 74	.....	93 76
Earl	.....	91 79	.....	34 00

Continued.

Expenditures.			Risks in Force December 31, 1894.		Risks Written During 1895.		Risks Terminated During 1895.		Risks in force December 31, 1895.	
For losses.	All other expenditures.	Total.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
$672 75	$39 47	$712 22	482	$582,142 00	88	$98,394 00	77	$130,474 00	488	$545,062 00
90 00	91 55	181 55	116	144,604 00	59	69,000 00	7	10,595 00	168	203,009 00
17 50	90 31	107 81	80	84,551 00	47	46,468 00	4	3,860 00	123	127,689 00
34 00	274 10	308 10	330	458,413 00	521	800,490 00	120	178,560 00	731	1,075,283 00
961 59	458 62	1,420 21	731	666,335 00	178	146,455 00	106	97,768 00	803	715,017 00
794 42	410 93	1,205 35	154	189,962 65	180	167,095 00	47	57,760 00	287	299,317 65
$35,334 27	$18,165 68	$78,499 95	21,999	$28,010,844 89	6,311	$7,873,911 00	4,186	$5,296,780 88	24,124	$30,587,975 01

UNDER ACT OF APRIL 3, 1872.

$52 85	$50 00	$102 85	218	$409,849 00	36	$86,473 00	29	$111,787 00	220	$384,585 00
2,555 05	235 89	2,790 94	322	494,679 59	61	104,960 00	67	98,204 68	316	501,434 96
755 00	159 77	914 77	257	346,282 00	80	101,333 00	54	72,985 00	283	374,580 00
435 00	257 70	692 70	473	591,043 00	98	126,455 00	89	112,774 00	482	604,724 00
2,008 18	616 71	2,619 89	477	641,221 00	135	180,055 00	110	158,635 00	502	667,641 00
.....	111 40	111 40	126	185,582 50	48	49,885 00	21	25,740 00	163	209,677 50
220 25	133 17	353 42	328	434,751 00	70	87,774 00	56	73,161 00	337	449,364 00
350 00	161 40	511 40	195	321,147 00	47	68,396 00	33	56,015 00	209	333,528 00
1,263 00	87 37	1,350 37	117	164,730 00	23	36,525 00	22	36,230 00	118	165,015 00
.....	35 50	35 50	95	159,190 00	22	35,926 00	18	28,493 00	99	166,623 00
564 99	137 92	702 91	171	256,345 00	54	68,424 00	18	27,344 99	207	297,424 01
1 50	160 26	161 76	532	440,848 00	163	140,210 00	184	159,335 00	511	421,723 00
1,700 00	39 79	1,739 79	102	166,187 00	25	24,625 00	14	25,905 00	113	164,907 00
.....	46 00	46 00	76	76,145 00	23	16,595 00	18	14,985 00	81	77,755 00
.....	51 87	51 87	101	140,954 00	49	66,070 00	10	8,445 00	140	198,579 00
12 00	13 75	25 75	155	177,724 00	5	4,610 00	4	2,475 00	156	179,859 00
$9,922 82	$2,227 90	$12,150 22	3,745	$5,006,618 09	939	$1,198,266 00	747	$1,007,464 62	3,937	$5,197,419 47

UNDER ACT OF MARCH 24, 1874.

.....	$43 00	$43 00	124	$181,178 00	19	$24,875 00	14	$18,650 00	129	$187,403 00
$5 60	68 61	73 61	131	207,158 00	35	57,702 00	34	52,369 00	132	212,491 00
1,600 25	189 91	1,790 16	217	419,085 00	58	117,005 00	43	85,810 00	232	450,280 00
756 00	65 35	821 35	305	268,118 00	77	76,894 00	69	62,090 00	313	281,922 00
1,240 00	117 32	1,357 32	245	243,895 00	73	85,347 00	52	50,514 00	266	278,728 00
1,821 65	276 41	2,098 06	567	716,923 33	151	197,419 00	146	198,911 00	572	715,431 33
1,253 39	204 00	1,457 39	486	553,201 00	127	143,874 00	86	90,161 00	527	606,915 00
57 00	349 15	406 15	481	675,790 00	109	167,710 00	80	119,965 00	460	723,535 00
2,148 35	151 86	2,300 21	132	268,232 50	19	30,918 00	16	36,577 50	135	262,568 00
598 55	34 97	628 52	153	129,490 00	7	9,370 00	5	5,150 00	155	133,710 00
1,689 62	150 78	1,840 35	206	207,199 00	66	65,595 00	52	54,081 00	220	218,763 00
1,008 65	195 25	1,198 90	245	405,330 00	36	53,541 00	59	74,792 00	222	384,079 00
.....	73 50	73 50	151	249,194 00	55	95,194 00	35	55,036 00	171	289,352 00
917 00	26 40	943 40	409	619,018 00	94	149,024 00	50	100,326 00	453	667,716 00
2 50	286 50	289 00	331	356,114 00	72	69,728 00	77	74,179 00	326	351,663 00
2,323 00	231 54	2,554 54	387	448,451 00	112	127,645 00	54	57,464 00	445	518,632 00
2,106 70	1,360 06	3,468 76	954	1,622,543 67	218	323,074 00	186	311,417 00	1,031	1,634,200 67
.....	14 70	14 70	108	124,855 00	10	13,150 00	12	14,550 00	106	123,455 00
3 00	169 66	172 66	318	220,879 00	122	110,502 00	155	96,220 00	285	235,161 00
89 10	113 66	202 76	136	119,648 00	40	37,151 00	16	13,652 00	160	143,147 00
579 54	292 70	872 24	330	412,025 00	124	141,330 00	80	81,415 00	374	472,000 00
2,699 55	934 84	3,634 37	696	1,220,946 00	189	321,875 00	100	157,865 00	785	1,384,956 00
10 60	18 90	29 50	190	194,346 00	43	38,010 00	5	3,310 00	228	229,046 00
.....	14 30	14 30	152	172,594 00	33	45,919 00	23	16,742 00	162	201,771 00
2 44	24 60	.01	111	174,284 00	26	35,312 00	30	36,566 00	107	173,030 00

Table 14

Name of Company.	Assessment notes.	Assets.	Liabilities.	Income
Edwardsville		$297 15		$1,884
Ela	$37,270 84	1 38	$100 00	1,486
Ellington and Riverside		877 76		274
Eureka Farmers'		29 96		1,152
Evans Township Farmers'		328 50		1,647
Farmers' Central Township	4,228 74	151 84	150 00	540
Farmers' Dundee		113 79	165 50	130
Farmers' of Guilford		276 51		2,804
Farmers' of Kewanee		656 85		1,870
Farmers' of Lockport		1,098 79	4 00	186
Farmers' of Malta		71 26		1,394
Farmers' Pioneer		304 22		2,441
Farm Ridge and Deer Park		30 00	1 55	220
Farmers' of Virden		452 30		1,486
Farmers' T. 5 N., R. 6 W		255 44		147
Farmington Farmers'		144 98		1,070
Friendly Aid		50 14		80
Forest Farmers'		327 14		1,237
Forreston		486 44		2,412
Franklin Farmers'		184 69		1,078
Garden Plain		390 46	508 01	320
Geneseo, Edford and Munson		49 96		2,364
German of Stringtown		201 41		86
German Banner		117 44		763
Germantown	369 70	1,460 88		194
Gillespie		368 80		667
Grand Rapids, Brookfield, etc		96 78		2,855
Grant	12,616 00	130 00		166
Griggsville Farmers'		269 37		56
Hamlet		186 29		537
Hanover and Wayne		454 89		1,825
Harmony		460 04	400 00	1,776
Helvetia	8,235 90	254 95		42
Helvetia Mutual Relief and Assistanance		8,278 80	73 00	2,592
Hillsboro Farmers'		311 26		875
Home Farmers'	4,993 98	4,849 65	32 25	982
Home		362 07		867
Horse Prairie		2,396 99		3,636
Illini		238 35	18 00	637
Independent Farmers' Aid		78 73	300 00	2,014
Kinmundy		39 85		98
Leaf River and Rockvale		91 31		565
Lewistown			66 72	1,121
Lisle and Milton		121 87		1,083
Loran		86 12	3 50	307
Lynnville and Monroe		1,269 93		293
Menominee and Vinegar Hill		84 86		286
Manteno		199 91		1,220
Mendota, Troy Grove, etc		518 12		4,004
Milo, Indiantown & Wheatland		30 92	50 00	144
Mt. Carroll		189 19	84 27	852
Mosquito			9 07	322
Mutual, T. 15 S., R. 5 E		124 60		598
Naperville		252 23		1,000
Nashua		61 04		67
Nebraska		73 24		78
Nokomis Farmers'	26,133 84	106 79	225 00	925
North Champaign		136 94		276
Northfield Farmers'	99,859 00	1,058 53		4,947
North Palmyra		52 96		5

Continued.

Expenditures.			Risks in force December 31, 1894.		Risks Written during 1895.		Risks Terminated During 1895.		Risks in Force December 31, 1895.	
For losses.	All other expenditures.	Total.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
$1,661 00	$216 55	$1,877 55	198	$296,725 00	69	$92,690 00	7	$12,470 00	260	$366,945 00
1,438 00	138 90	1,576 90	613	1,018,773 28	226	395,847 00	225	383,247 00	614	1,030,873 28
.....	90 35	90 35	96	140,640 00	51	81,210 00	49	76,760 00	98	145,090 00
1,000 00	126 60	1,126 60	93	150,857 00	15	43,668 00	4	4,405 00	104	190,120 00
1,078 82	328 80	1,402 12	348	481,989 00	127	150,278 00	54	74,842 00	421	557,425 00
322 15	172 91	495 06	304	194,882 00	112	62,959 00	35	19,170 00	381	238,671 00
.....	41 00	41 00	128	305,675 00	32	81,475 00	30	80,955 00	125	306,195 00
2,420 96	503 86	2,924 82	569	1,149,926 00	166	324,610 00	131	249,735 00	604	1,224,801 00
551 75	552 39	1,104 14	509	752,506 00	179	262,039 00	110	152,225 00	578	862,320 00
19 55	89 60	109 15	113	193,440 00	34	54,350 00	33	59,100 00	114	188,690 00
1,305 96	75 66	1,381 62	198	308,780 00	44	72,825 00	32	51,360 00	205	330,245 00
1,735 63	1,099 04	2,854 67	814	1,097,987 00	238	351,589 00	150	195,925 00	902	1,253,651 00
7 5	214 68	222 18	235	396,396 00	72	130,685 00	80	154,527 00	227	372,554 00
871 50	334 05	1,205 55	448	616,250 00	148	216,395 00	118	174,120 00	478	658,525 00
.....	59 12	59 12	163	164,233 00	43	43,762 00	40	40,796 00	166	167,199 00
1,000 00	111 25	1,111 25	174	252,369 00	38	56,210 00	40	55,312 00	172	253,267 00
.....	102 77	102 77	188	378,167 00	32	47,119 00	20	48,824 00	200	376,462 00
395 00	616 55	1,011 55	312	307,211 00	101	102,308 00	43	46,546 00	370	362,973 00
2,133 00	193 48	2,326 48	442	760,529 00	130	218,417 00	84	142,184 00	488	836,762 00
881 50	179 04	1,060 54	316	380,710 00	69	79,958 00	50	73,276 00	335	387,387 00
175 00	169 98	344 98	458	564,930 00	128	150,375 00	67	85,690 00	514	629,605 00
2,266 00	227 55	2,493 55	289	550,810 00	92	169,681 00	87	150,894 00	294	570,097 00
57 80	64 75	122 55	204	196,715 00	38	30,145 00	24	21,055 00	218	205,805 00
943 80	206 11	1,149 41	541	479,799 45	83	68,666 50	65	48,062 80	559	500,328 65
5 00	97 19	102 19	199	260,081 00	22	24,920 00	20	22,390 00	201	262,611 00
468 15	192 60	660 75	186	209,284 00	85	95,718 00	24	29,519 00	247	275,483 00
2,545 12	352 52	2,897 64	289	489,075 00	80	142,919 00	74	123,780 00	295	508,214 00
.....	149 02	149 02	178	214,887 00	48	62,044 00	29	29,630 00	192	247,301 00
11 00	60 12	71 12	286	316,522 00	68	61,731 00	50	44,755 00	304	333,498 00
530 00	100 50	630 50	284	501,320 00	67	140,305 00	46	89,310 00	255	552,315 00
1,115 00	156 14	1,271 14	337	645,681 00	67	119,288 00	59	114,961 00	345	649,958 00
1,520 00	394 52	1,914 52	526	653,351 00	161	158,425 00	82	85,931 00	605	725,845 00
28 50	101 05	129 55	155	270,123 00	10	17,105 00	3	4,800 00	162	282,428 00
472 25	2,186 44	2,658 69	629	601,565 00	26	73,876 00	.....	.....	655	675,441 00
667 50	266 15	933 65	486	502,061 00	259	251,575 00	144	141,858 00	601	611,778 00
87 35	825 25	912 60	297	237,174 00	29	14,450 00	2	1,925 00	324	249,699 00
142 00	94 63	236 63	446	508,536 00	146	192,589 00	117	133,314 00	475	567,811 00
205 00	1,044 26	1,249 26	908	1,089,050 00	541	747,415 00	606	733,505 00	843	1,052,960 00
426 25	215 90	642 15	265	810,725 33	69	78,260 00	65	74,691 33	269	814,294 00
2,025 00	475 70	2,500 70	530	887,308 00	132	225,546 00	139	236,680 00	523	876,174 00
15 75	42 40	58 15	.....	.....	98	90,532 00	.....	.....	98	90,532 00
419 77	93 04	512 81	259	322,515 00	63	86,124 00	46	61,174 00	276	347,465 00
893 43	416 82	1,310 25	504	594,475 00	143	178,375 00	78	106,080 00	569	661,770 00
1,898 75	85 40	1,984 15	81	175,942 50	11	27,975 00	24	48,500 00	68	155,417 50
150 00	181 76	331 76	151	158,438 00	50	54,178 00	26	28,164 00	175	184,452 00
201 60	104 75	306 35	190	219,453 00	53	49,468 00	36	37,600 00	207	231,321 00
.....	181 85	181 85	.....	.....	61	105,588 25	.....	.....	61	105,588 25
1,200 00	95 25	1,295 25	199	285,278 00	77	112,370 00	33	47,380 00	243	350,268 00
3,399 30	340 66	3,579 96	432	761,170 00	134	232,460 00	122	206,283 00	444	787,347 00
19 37	142 75	162 12	178	284,560 00	48	84,170 00	30	59,260 00	191	309,470 00
614 25	244 19	858 44	501	578,279 00	109	105,495 00	88	93,589 00	522	591,185 00
185 66	285 32	470 98	405	394,845 24	144	166,089 00	18	18,818 68	531	542,115 61
609 70	25 35	635 05	82	114,649 00	4	5,030 00	3	3,030 00	83	116,649 00
675 00	73 54	748 54	256	494,150 00	42	69,710 00	43	59,980 00	255	503,880 00
26 50	20 50	47 00	118	149,229 00	35	50,181 65	22	28,190 00	131	171,220 65
13 00	63 23	76 23	117	130,145 00	30	38,168 00	23	24,306 00	124	144,002 00
565 00	387 91	952 91	577	630,643 00	126	125,700 00	106	102,997 00	597	658,346 00
80 00	109 30	189 30	.....	.....	76	151,632 00	.....	.....	76	151,632 00
4,906 75	537 50	5,444 25	1,780	2,071,850 00	364	536,310 00	351	546,078 00	1,793	2,951,582 00
.....	2 80	2 80	145	155,886 00	22	26,695 00	19	20,760 00	148	161,821 00

Table 14—

Name of Company.	Assessment notes.	Assets.	Liabilities.	Income.
Northville		$127 07		$990 6
Northwestern	$24,766 08	186 95		1,742 7
Nunda		109 05		88 3
Old Town		495 89		246 5
Osco and Western		165 73		926 4
Ottawa		2,198 70	$2,130 00	391 4
Owego		148 73		1,298 1
Patrons		219 49	100 00	286 8
Paw Paw		122 50		17 2
Payson Farmers'		815 07		698 8
Pecatonica		86 91		221 2
Peru		122 35	505 00	1,697 6
Pesotum		86 41	59 10	591 9
Prairie		80 29		637 5
Prophetstown Farmers'		191 68		930 2
Reading		50 28	25 49	646 1
Richview		56 40	30 00	50 8
Rivoli		251 68	300 00	2,197 6
Rock Creek		882 03		1,675 1
Rosefield Farmers'		1,146 85	950 00	1,021 6
Rose Township Farmers'	14,068 68	355 29		940 7
Rural	23,810 00	395 92	640 00	1,871 4
Scott and Marion		159 88		61 7
Sigel		1,267 68		162 0
South Litchfield German	1,938 22	12 82		
Staunton		220 05		60 1
Stockton and Ward's Grove		64 04	84 60	3,160 8
Tentopolis and St. Francis	2,028 61	2,502 22		528 6
Thompson and Guilford		196 18	1,000 00	1,721 4
Township of Sparta		34 57	60 00	661 0
Township 18 S., R. 6 E		7 20		29 0
Ursa, Mendon and Lima		115 22	94 48	1,283 4
Venedy		149 76		1,701 3
Victor		378 12		87 3
Vienna		702 80	631 22	2,227 9
Walnut		48 17		607 2
Waltham, Utica and Ophir		440 18	76 85	1,134 7
Whitmore and Friend's Creek		176 88		1,824 1
Wilberton		69 83		1,480 9
Winnebago		107 14		209 1
Wysox		3,844 27		256 8
Wythe		125 86	102 85	1,823 8
Yorktown, Loraine and Alba		304 24		430 7
Totals	$366,714 48	$89,234 18	$10,595 26	$127,996 0
Grand aggregate	981,800 54	252,753 45	30,312 20	271,794 3

Concluded.

Expenditures.			Risks in Force December 31, 1894.		Risks Written during 1895.		Risks Teminated during 1895.		Risks in Force December 31, 1895.	
For losses.	All other expenditurers.	Total.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
$910 00	$98 96	$1,008 96	155	$254,816 00	35	$53,850 00	37	$53,230 00	153	$255,436 00
1,478 75	469 20	1,947 95	411	594,728 00	121	176,045 00	70	106,724 00	462	664,044 00
.....	52 82	52 82	84	128,322 00	16	25,812 00	16	23,865 00	84	130,269 00
5 00	88 35	93 35	289	376,327 00	92	123,281 00	69	96,301 00	312	403,307 00
800 72	128 75	929 47	240	399,911 00	49	78,170 00	33	53,140 00	256	424,941 00
216 00	153 00	369 00	176	284,822 00	63	84,720 00	81	128,519 00	158	241,023 00
1,137 00	211 02	1,348 02	243	409,239 05	82	133,844 50	60	92,877 00	265	450,206 55
355 00	390 35	745 35	270	502,598 00	73	152,285 00	45	77,719 00	298	577,164 00
.....	975 00	975 00	80	96,127 34	8	8,645 00	14	12,301 00	74	94,471 34
682 45	340 73	1,023 18	866	1,343,265 00	236	349,400 00	200	316,650 00	902	1,376,015 00
.....	134 35	134 35	.....	.....	76	107,059 50	.....	.....	76	107,059 50
1,168 00	493 57	1,656 57	418	775,581 00	83	149,976 00	60	94,831 00	441	830,726 00
460 00	291 05	751 05	350	441,858 00	134	182,726 00	20	25,615 00	464	598,969 00
520 00	51 00	571 00	176	164,519 00	57	64,996 00	27	29,867 00	206	199,648 00
634 75	111 84	746 59	175	245,394 00	58	69,373 00	47	59,285 00	186	255,482 00
414 90	256 78	671 68	164	235,371 00	50	64,597 00	10	7,869 00	204	292,099 00
.....	42 56	42 56	85	59,405 00	39	29,575 00	45	34,935 00	79	54,045 00
1,960 00	288 11	2,248 11	486	630,505 00	130	149,016 00	96	119,961 00	520	659,580 00
969 00	313 16	1,282 16	529	816,376 00	87	143,864 00	109	147,533 00	507	812,707 00
953 75	187 85	1,141 60	394	406,717 00	102	102,667 00	106	118,982 00	390	396,402 00
428 00	160 72	588 72	392	359,925 00	71	71,549 00	82	82,921 00	381	348,553 00
750 75	879 70	1,630 45	591	503,042 00	250	203,337 00	147	111,117 00	694	595,262 00
20 00	16 70	36 70	167	306,353 58	42	78,226 00	34	60,835 32	175	325,744 26
4 50	28 53	33 03	91	89,903 00	16	8,586 00	.....	.....	107	98,489 00
.....	3 00	3 00	43	65,274 00	.....	.....	.....	.....	43	65,274 00
.....	17 75	17 75	206	179,922 00	50	46,565 00	47	44,730 00	209	181,757 00
3,024 00	186 80	3,210 80	464	614,881 00	106	123,947 00	128	157,531 00	442	581,297 00
2 10	33 10	35 20	82	57,250 00	74	46,650 00	76	48,200 00	80	55,700 00
1,152 50	441 17	1,593 67	386	491,135 00	113	151,864 00	87	134,703 00	412	508,296 00
530 10	146 37	676 53	338	361,220 65	86	83,285 00	67	78,844 08	357	370,661 57
12 00	22 25	34 25	115	91,309 00	22	16,324 00	10	6,333 00	127	101,300 00
1,246 72	85 98	1,332 70	218	325,256 82	39	48,056 00	41	49,843 66	216	318,468 66
1,566 97	409 54	1,976 51	877	912,704 00	238	230,130 00	147	137,285 75	968	995,548 25
.....	25 25	25 25	138	228,740 00	32	51,270 00	25	40,550 00	145	239,460 00
1,553 00	55 75	1,608 75	316	450,414 00	102	151,118 00	61	104,303 00	357	497,229 00
671 00	25 09	696 09	158	170,396 00	35	31,009 00	35	36,057 00	158	165,348 00
785 00	327 35	1,112 35	361	529,790 00	92	127,615 00	71	106,995 00	382	550,410 00
1,612 70	169 73	1,782 43	163	180,798 00	52	54,477 00	57	68,380 00	158	166,895 00
1,262 35	234 55	1,496 90	388	520,384 00	83	91,250 00	78	96,582 00	393	515,052 00
278 59	78 98	352 57	345	429,339 00	104	167,180 00	94	95,115 00	355	501,404 00
.....	31 16	31 16	122	194,601 00	28	33,848 00	16	10,236 00	134	218,213 00
1,487 90	262 57	1,700 47	548	836,330 00	105	163,005 00	95	138,070 00	558	861,265 00
178 00	108 59	286 59	250	333,736 00	52	61,865 00	49	54,210 00	253	341,391 00
$96,205 30	$30,148 27	$126,353 57	39,519	$52,916,118 19	11,060	$14,777,336 40	8,122	$10,876,047 57	42,457	$56,817,407 02
204,084 58	59,762 30	263,846 88	78,810	104,817,949 17	20,595	27,331,279 40	15,004	20,414,077 07	84,401	111,735,151 50

TABLE No. 15.

Comparison of Aggregate Business done by the District, County and Township Mutual Fire Insurance Companies of Illinois.

YEAR.	Number of companies	Risks written during the year.	Risks in force December 31.	EXPENDITURES.		PER CENT.	
				For losses.	Total.	Of losses to risks in force December 31.....	Of expenditures to risks in force December 31 .....
18						.12	.17
18						.15	.13
18						.08	.13
18						.09	.18
18						.08	.12
18						.10	.15
18						.06	.11
18						.11	.17
18						.07	.11
18						.08	.12
18						.09	.15
18						.07	.09
18						.12	.16
18						.11	.16
18						.13	.18
18						.14	.20
18						.14	.19
18						.12	.19
18						.13	.18
18						.13	.18
18						.14	.19
18						.16	.23
18						.12	.17

TABLE NO. 16.

Showing Risks Written during the year, Risks in Force December 31, 1895, Assessments Collected during the year, Assessment Rate, Losses Paid during the year, per cent. of Losses to Risks in Force, and per cent. of Losses to Assessments received on business done by District, County and Township Mutual Fire Insurance Companies of Illinois.

DISTRICT.

NAME OF COMPANY.	Risks written.	Risks in force.	ASSESSMENTS COLLECTED DURING YEAR.		Losses paid.	PERCENTAGE OF LOSSES TO	
			Amount.	Assessment rate per $100.00.		Risks in force.	Assessments received.
Downers' Grove Farmers'	$246,769 00	$1,133,329 00	.....	.....	$1,286 12	.11	.....
Fairview	122,445 00	726,910 00	$1,216 66	.17	2,414 15	.33	198
Farmers' Mutual Fire of Bloom	27,631 00	109,221 00	.....	.....	.....	.....	.....
Farmers' Mutual Fire of Bradford	163,645 00	1,349,980 00	4,399 51	.33	4,367 04	.32	99
Farmers' Mutual Fire of Palmyra	301,171 00	3,323,329 00	3,592 98	.11	5,741 87	.17	160
German Mutual Fire	521,375 00	2,842,730 00	.....	.....	2,515 40	.089	.....
Green Garden Farmers' Mutual	644,700 00	2,798,765 00	.....	.....	1,998 43	.071	.....
Kendall Mutual Fire	29,914 00	103,906 00	799 42	.77	1,003 07	.97	125
Millburn Mutual	522,960 00	2,531,780 00	17,653 70	.70	16,531 71	.65	94
Randolph Mutual	545,830 00	1,789,885 00	5,032 67	.28	5,589 40	.31	111
Rock Run	196,441 00	770,462 00	965 38	.13	1,000 00	.13	104
Svea Mutual Protective	158,885 00	1,652,103 00	.....	.....	225 50	.014	.....
Totals	$3,481,766 00	$19,132,350 00	$33,660 32	.18	$42,622 69	.22	127

COUNTY.

Belvidere Farmers'	$421,971 00	$2,045,925 00	$7,875 77	.38	$6,861 70	.33	87
Belleville Farmers'	726,649 00	3,482,997 00	7,380 75	.21	2,193 00	.06	30
Bloomington Mutual	119,510 00	455,415 00	1,463 25	.32	1,617 35	.36	111
Breese, Clinton County	157,775 00	235,995 00	.....	.....	6 00	.003	.....
Bureau and Wyanet	140,309 00	396,497 00	928 37	.23	783 09	.20	84

Table No. 16—Continued.

		ake in force.	Assessments Collected During Year.		Losses paid.	Percentages of Losses to	
			Amount.	Assessment rate per $100.00.		Risks in force.	Assessments received.
Cambridge Mutual	$85,811 00	$340,004 00	$2,525 46	.74	$2,337 91	.68	93
Camp Point Farmers	169,958 00	611,025 00	3,409 03	.56	3,365 00	53	96
Carlyle Mutual	47,959 00	301,945 60	160 03	.053	29 93	.01	19
Charleston, Coles County, Grange	74,496 00	208,087 00	32 13	.01	11 00	.01	34
Clinton Mutual	38,357 00	169,159 00	331 69	.20	275 00	16	83
Decatur Mutual	40,404 00	168,422 00					
Delavan Mutual	169,165 00	549,320 00	696 66	.12	1,207 25	.22	176
Deeplaines and Cook County	329,437 00	1,045,334 00	1,002 98	.10	1,146 54	.11	114
Farmers' of Albion	107,555 00	708,152 00	3,857 13	.55	3,356 20	.46	84
Farmers' and Grange	362,987 00	1,512,520 00	1,399 93	.09	1,354 00	.09	97
Farmers', Elmira	216,246 00	1,001,359 00	1,859 40	.18	1,766 80	.18	95
Farmers', Fairfield	92,551 00	539,136 00	997 06	.19	1,377 41	.28	138
Friendship	182,978 00	716,045 00	1,696 59	.24	2,136 25	.30	126
Industry	341,734 00	1,389,992 00	2,369 15	.17	2,502 00	.18	106
Jacksonville Farmers'	82,380 00	499,504 06	402 11	.09	352 00	.08	88
Jerseyville	19,020 00	171,125 00	979 85	.57			
Kingston	273,986 00	1,028,804 00	229 64	.09	960 15	.09	108
Knoxville Farmers'	421,921 00	1,761,008 00	1,547 90	.09	2,219 85	.13	143
Lawrenceville	67,450 00	215,331 00	654 25	.30	896 00	.42	137
Lincoln, Logan County, Farmers'	295,380 00	1,035,848 00	3,419 05	.31	3,110 00	.28	91
Marshall	43,150 00	130,000 00	359 90	.26	369 12	.26	103
Magnolia	42,645 00	154,986 31	195 60	.12	80 00	.05	41
Mason County Farmers'	345,050 00	1,435,757 00	3,058 07	.15	2,931 50	.21	143
Moline	99,097 00	356,510 00	277 36	.08	5 25	.002	2
Monmouth Farmers'	356,249 00	1,722,006 00	1,666 71	.10	2,024 80	.12	121
Mt. Carroll	352,680 00	1,704,654 00	2,629 33	.17	2,687 48	.15	915
Mt. Sterling	16,255 00	196,913 00	253 12	.12	140 38	.07	60
Murphysboro	255,264 00	754,241 00	2,794 80	.36	2,733 00	.36	100
Newton	78,918 00	271,759 00	397 64	.23	743 00	.27	93
Pinckneyville	70,472 30	327,327 00	1,679 14	.50	1,473 65	.44	88

Pittsfield Farmers'	93,394 00	545,062 00	783 23	.13	672 75	.12	92
Pontiac	69,000 00	208,009 00	170 71	.08	90 00	.04	53
Schuyler	46,468 00	127,639 00			17 50	.01	
Springfield	800,430 00	1,075,283 00	881 37	.08	34 00	.003	04
Vandalia	146,455 00	715,017 00			961 59	.13	
Watseka	167,095 00	299,317 65	773 49	.26	794 42	.27	103
Totals	$7,873,911 00	$30,587,975 01	$61,413 46	.17	$55,334 27	.17	903

TOWNSHIP.

Algonquin	$86,473 00	$384,585 00	$90 00	.02	$52 35	.01	58
Allen and Otter Creek	104,960 00	501,434 96	2,946 49	.59	2,555 05	.51	87
Durand Farmers'	101,383 00	374,580 00	720 97	.19	755 00	.2	105
Farmers' T. 5 N., R. 7 W	126,455 00	604,724 00	234 01	.04	425 00	.07	182
La Prairie	180,055 00	667,641 00	1,915 23	.29	2,003 18	.3	105
Manchester	49,835 00	209,677 50					
Mt. Pleasant	87,774 00	449,364 00			220 25	.05	
Neponset and Macon Farmers'	68,396 00	333,528 00	355 82	.11	350 00	.1	98
New Lenox	36,525 00	165,015 00	1,302 96	.79	1,283 00	.78	98
Ohio	35,926 00	166,623 00					
Peotone	68,424 00	297,424 01	652 06	.22	564 99	.19	87
Rockford Swedish	140,210 00	421,723 00			1 50	.0004	
Somonauk	24,625 00	164,907 00	1,642 85	1.00	1,700 00	1.03	103
Union	16,595 00	77,755 00					
White Rock	66,070 00	198,579 00					
Woodbine	4,610 00	179,859 00			12 00	.007	
Abington	24,875 00	187,408 00					
Adams	57,702 00	212,491 00			5 00	.002	
Alden	117,005 00	450,280 00	1,790 45	.40	1,600 25	.36	89
Appanoose and Sonora	75,894 00	281,922 00	784 10	.26	756 00	.27	103
Assumption	85,347 00	278,728 00	1,224 56	.44	1,240 00	.44	101
Barry Farmers'	197,419 00	715,431 33	2,506 11	.35	1,821 65	.25	73
Belle Prairie	143,875 00	606,915 00	1,126 59	.19	1,253 39	.21	111
Berlin	167,710 00	723,585 00			57 00	.008	
Big Rock	30,913 00	262,568 00	2,098 29	.17	2,148 85	.17	102
Bishop	9,370 00	130,710 00			593 55	.44	
Brenton and Pella	65,595 00	218,763 00	1,323 15	.60	1,689 62	.77	128
Brookville	53,541 00	384,079 09	953 76	.25	1,003 65	.26	105
Buffalo	95,194 00	289,352 00					
Burritt Farmers'	149,024 00	667,716 00			917 00	.14	

Table No. 16—Continued.

			Assessments Collected During Year.		Losses paid.	Percentage of Losses to	
			Amount.	Assessment rate per $100.00		Risks in force.	Assessments received.
Chesterfield	$69,728 00	$351,663 00			$2 50	.0007	
Coe and Zuma	127,645 00	518,632 00	$1,695 90	.33	2,328 00	.45	137
Crete Farmers'	328,074 00	1,634,200 67	6 42	.004	2,105 70	.13	327.66
Danvers	18,150 00	125,455 00					
Denver	110,502 00	235,161 00			3 00	.001	
Derinda	37,151 00	143,147 00	24 74	.02	89 10	.06	360
Dix	141,890 00	473,000 00	447 07	.09	579 54	.12	130
Dunham and Chemung	321,375 00	1,264,956 00	3,111 86	.23	2,699 53	.19	87
Dallas City Farmers'	88,010 00	239,046 00			10 60	.005	
Eagle Point	45,919 00	201,771 00					
Earl	35,312 00	178,080 00			2 44	.001	
Edwardsville	89,690 00	386,945 00	1,606 67	.44	1,661 00	.45	103
Ela	305,347 00	1,630,873 28	1,088 52	.11	1,488 00	.14	133
Ellington and Riverside	81,210 00	145,090 00					
Eureka Farmers'	43,668 00	190,120 00	1,047 86	.55	1,000 00	.53	95
Evans Township Farmers'	150,978 00	557,425 00	1,274 81	.23	1,078 32	.19	84
Farmers' Central Township	62,959 00	233,671 00	390 29	.16	322 15	.13	83
Farmers' Dundee	81,475 00	306,195 00	16 98	.005			
Farmers' of Guilford	324,510 00	1,294,901 00	2,394 19	.19	2,490 96	.2	104
Farmers' of Kewanee	263,089 00	862,220 00	561 51	.07	551 75	.06	95
of Lockport	54,350 00	188,690 00			19 55	.01	
s' of Malta	72,695 00	230,245 00	1,394 87	.42	1,305 96	.4	94
s' Pioneer	351,559 00	1,253,651 00	1,206 43	.10	1,755 63	.14	146
'idge and Deer Park	130,635 00	372,554 00			7 50	.002	
s' of Virden	216,395 00	658,595 00	1,190 65	.18	871 50	.13	73
Fa ers', T. 5 N., R. 6 W	43,763 00	167,199 00					
Farmington Farmers'	56,210 00	253,267 00	1,014 87	.40	1,000 00	.39	99
Friendly Aid	47,119 00	276,462 00					
Forrest Farmers'	109,308 00	362,973 00	726 59	.20	395 00	.11	54
Forreston	218,417 00	634,782 00	2,216 05	.35	2,133 00	.35	96

Franklin Farmers'	79,953 00	387,387 00	949 22	.24	881 50	.23	93
Garden Plains	150,375 00	629,605 00	8 44	.0005	175 00	.03	50.87
Geneseo, Edford and Munson	169,681 00	570,097 00	2,194 80	.38	2,266 00	.4	103
German of Stringtown	30,145 00	205,805 00	.....	.....	57 80	.03	.....
German Banner	68,606 50	500,323 65	554 34	.11	948 30	.19	170
[illegible]ntown	24,920 00	262,611 00	.....	.....	5 00	.002	.....
[illegible]ie Farmers'	95,718 00	275,483 00	422 50	.15	468 15	.17	111
[illegible] Rapids, Brookfield, etc.	142,919 00	508,214 00	2,650 61	.52	2,545 12	.5	96
[illegible]	62,044 00	247,301 00	.....	.....	.....	.....	.....
[illegible]ville Farmers'	61,731 00	393,498 00	.....	.....	11 00	.003	.....
Hamlet	140,305 00	552,315 00	482 20	.09	530 00	.1	110
Hanover and Wayne	119,238 09	649,958 00	1,206 29	.19	1,115 00	.17	92
Harmony	158,425 00	725,845 00	1,471 52	.2	1,520 00	.21	103
Helvetia	17,105 00	282,428 00	.....	.....	22 50	.008	.....
Helvetia Mutual Relief Assistance	73,876 00	675,441 00	.....	.....	472 25	.07	.....
Hillsboro Farmers'	251,575 00	611,778 00	509 97	.08	667 50	.11	131
Home Farmers	14,450 00	249,699 00	.....	.....	87 35	.03	.....
Home	192,589 00	567,811 00	.....	.....	142 00	.03	.....
Horse Prairie	747,415 00	1,052,960 00	.....	.....	205 00	.02	.....
Illini	78,260 00	314,294 00	315 78	.1	426 25	.14	135
Independent Farmers' Aid	225,546 00	876,174 00	1,307 96	.15	2,025 00	.23	155
Kinmundy	90,532 00	90,532 00	.....	.....	15 75	.02	.....
Leaf River and Rock Vale	86,124 00	347,465 00	476 85	.14	419 77	.12	88
Lewiston	173,375 00	661,770 00	407 75	.06	893 43	.13	229
Lisle and Milton	27,975 00	155,417 50	954 79	.61	1,898 75	.22	199
Loran	54,178 00	184,452 00	161 52	.09	150 00	.08	93
Lynville and Monroe	49,468 00	231,321 00	.....	.....	201 60	.09	.....
Manteno	112,370 00	350,268 00	957 56	.27	1,200 00	.34	125
Mendota, Troy Grove, etc.	232,460 00	787,347 00	3,678 26	.47	3,239 30	.41	88
Menominee and Vinegar Hill	105,588 25	105,588 25	266 71	.25	.....	.....	.....
Milo, Indiantown and Wheatland	84,170 00	309,470 00	.....	.....	19 37	.006	.....
Mt. Carroll	105,495 00	590,185 00	620 09	.11	614 25	.10	99
Mosquito	166,089 00	542,115 61	.....	.....	135 66	.024	.....
Mutual T. 15 S., R. 5 E	5,030 00	116,649 00	587 20	.5	609 70	.52	104
Naperville	69,710 00	503,880 00	1,000 77	.2	675 00	.13	67
Nashua	50,181 65	171,220 65	.....	.....	26 50	.02	.....
Nebraska	38,163 00	144,002 00	.....	.....	13 00	.009	.....
Nokomis Farmers'	125,700 00	653,346 00	551 38	.08	565 00	.09	102
North Champaign	151,632 00	151,632 00	.....	.....	30 00	.02	.....
Northfield Farmers'	526,310 00	2,051,582 00	4,417 55	.22	4,906 75	.24	111

Table No. 16—Concluded.

Owego	108,[illegible] 00	[illegible] 00	[illegible]	[illegible]	1,[illegible] 00	.[illegible]	110
Patrons	152,285 00	577,164 00			355 30	.06	
Paw Paw	3,545 00	94,471 34					
Payson Farmers'	319,400 00	1,376,015 09			692 45	.05	
Pecatonica	107,059 50	107,059 50					
Peru Farmers'	149,976 00	880,726 00	894 89	.11	1,168 00	.14	130
Pesotum	182,726 00	598,969 00	322 68	.05	460 00	.08	143
Prairie	64,996 00	199,648 00	561 74	.29	580 00	.26	89
Prophetstown Farmers'	69,573 00	355,493 00	870 27	.24	684 75	.25	78
Reading	64,597 00	299,098 00	467 04	.16	414 90	.14	89
Richview	29,575 00	54,045 00	49 66	.09			
Rivoli	149,016 00	659,560 00	1,549 46	.23	1,960 00	.3	106
Rock Creek	148,864 00	812,707 00	1,455 45	.18	969 00	.12	67
Rosefield Farmers'	102,667 00	396,402 00	995 35	.26	973 75	.24	103
Rose Township Farmers'	71,549 00	348,558 00	549 07	.24	428 00	.12	80
Rural	208,337 00	596,262 00	1,246 11	.21	750 75	.13	60
Scott and Marion	78,226 00	225,744 26			20 00	.0+6	
Sigel	8,586 00	98,489 00			4 50	.005	
South Litchfield German		65,274 00					
Staunton	46,565 60	181,757 00					
Stockton and Ward's Grove	123,947 00	581,397 00	2,771 36	.48	3,094 09	.52	109
Tentopolis and St. Francis	46,650 00	55,700 00			2 10	.004	
Thompson and Guilford	151,864 00	508,296 00	1,282 88	.27	1,152 50	.25	88

Township of Sparta	88,285 00	870,661 57	601 06	.16	530 16	.14	88
Township 18 S , R. 6 E	16,324 00	101,300 00			12 00	.01	
Ursa, Mendon and Lima	43,066 00	818,468 66	1,206 99	.88	1,246 72	.89	103
Venedy	220,180 00	995,548 25			1,566 97	.16	
Victor	51,270 00	239,460 00					
Vienna	151,118 00	497,239 00	1,849 15	.37	1,553 00	.31	84
Walnut	31,009 00	165,348 00	578 82	35	671 00	.41	116
Waltham, Utica and Ophir	127,615 00	550,410 00	774 73	.14	785 00	.14	101
Whitmore and Friends' Creek	54,477 00	166,895 00	1,615 70	.97	1,612 70	.97	100
Wilberton	91,250 00	515,052 00	1,334 45	.26	1,262 35	.25	95
Winnebago Farmers'	167,180 00	501,404 00			278 59	.05	
Wysox	33,848 00	218,213 00					
Wythe	163,005 00	861,265 00	1,608 73	.19	1,437 90	.17	89
Yorktown, Loraine and Alba	61,865 00	341,391 00	341 24	.1	178 00	.05	52
Totals	$15,975,609 40	$62,014,828 49	$96,986 41		$106,127 62		109
Grand aggregate	27,331,279 40	111,785,151 50	192,010 19	.17	204,084 58	.18	96

Table No. 17.

County Mutual Wind Storm Companies.

Carpenter	Carpenter, Madison County	W. P. Eaton	John Weaver	Act approved June 4, 1889		November 2, 1889
Hancock County	Denver, Hancock County	George W. Shinkle	C M. McMillan	"	"	February 25, 1891
Harvard	Harvard, McHenry County	C. L. Kingsley	J. O. Lewis	"	"	May 1, 1893
Stark County	Kewanee, Stark County	Robert Grieve	James Haswell	"	"	November 28, 1893

Table No. 18.

County Mutual Wind Storm Companies.

Name of Company.	Assessment notes.	Assets.	Liabilities.	Income.	Expenditures.			Risks in force October 1, 1894.	Risks written during the year.	Risks terminated during the year.	Risks in force October 1, 1895.
					For losses.	All other expenditures.	Total.				
Carpenter		$260 41		$159 73		$168 50	$168 50	$366,891 00	$30,106 00	$33,669 00	$363,328 00
Hancock County		84 00		116 47	$10 00	102 78	112 78	370,745 00	30,440 00	23,960 00	377,225 00
Harvard			$33 65	174 89	22 50	153 24	175 74	394,970 00	77,960 00	30,195 00	442,735 00
Stark County		378 10	363 06	350 70		4 00	4 00	142,506 00	15,535 00	1,340 00	156,690 00
Totals		$672 51	$396 71	$801 77	$32 50	$428 50	$461 02	$1,295,201 00	$204,041 00	$129,194 00	$1,370,118 00

TABLE No. 19.

Business done by the Mutual County Wind Storm Insurance Companies of Illinois.

YEAR.	No. of companies.	Risks written during the year.	Risks in force October 1.	For losses.	Total	Losses to risks in force October 1, 1895.	Total expenditures to risks in force October 1, 1895.
1890	1	$43,487	$294,204	.....	$180 68	.....	.05
1891	2	320,400	554,156	.....	413 86	.....	.05
1892	3	358,785	865,831	$8 40	652 09	.....	.05
1893	4	317,290	1,141,206	324 99	836 68	06	.07
1894	4	296,112	1,296,201	143 90	1,163 44	.01	.09
1895	4	204,041	1,370,116	32 50	461 02	.....	.03
Totals	.....	$1,536,115	$5,530,216	$509 79	$3,756 42	.01	.07

Table No. 20.

District Mutual Wind Storm, Clyclone or Tornado Insurance Companies.

			Officers.		Under what act operating.	Commenced business.
				Secretary.		
Lawrenceville	Bridgeport, Lawrence county	H G. Buchanan	James Eaton	Act approved June 15, 1893	Decem. 26, 1893
Pana	Walshville, Montgomery county	Samuel Harper	A. T. Strange	" "	April 1, 1895

Table No. 21.

District Mutual Wind Storm, Cyclone or Tornado Insurance Companies.

Name of Company.	Assessment notes.	Assets.	Liabilities.	Income.	Expenditures.			Risks in force December 31, 1894.	Risks written during 1895.	Risks terminated during 1895.	Risks in force December 31, 1895.
					For losses.	All other expenditures.	Total				
Lawrenceville		$113 50		$218 76	$92 00	$128 50	$150 50	$196,300 00	$18,616 00	$2,611 00	$212,305 00
Pana		77 16		268 63		191 47	191 47		231,857 00	3,144 00	228,713 00
Totals		$190 66		$482 39	$92 00	$319 97	$341 97	$196,300 00	$250,473 00	[illegible]755 00	$441,018 00

Respectfully submitted,

BRADFORD K. DURFEE,

Insurance Superintendent.

Fire and Fire-Marine Insurance Companies.

COMPLYING WITH THE INSURANCE LAWS OF ILLINOIS,
FOR THE YEAR 1896.

Company Statements for the year ending December 31, 1895.

JOINT STOCK COMPANIES OF ILLINOIS.

CHICAGO INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Chicago, Ill., No. 21 Sherman st.; commenced business November 1, 1892.]

C. A. MACDONALD, Vice President. J. J. RARDON, Secretary.

CAPITAL.

Capital stock authorized	$100,000 00
Capital stock paid up in cash	100,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			$64,700 00
Interest due and accrued on bond and mortgage loans			1,547 13
Total value of mortgaged premises	$114,600 00		
Market value of stock owned by the company, viz.:			4,931 25
Stock.	Par value.	Market value.	
50 shares Globe National Bank of Chicago	$5,000 00	$4,931 25	
Amount loaned on stocks and bonds as collateral			5,879 00
Market value of collaterals		$5,917 00	
Cash on hand and in bank			825 08
Interest due and accrued on stocks not included in market value			133 54
Interest due and accrued on collateral loans			146 67
Gross premiums in course of collection not more than three months due			6,076 57
All other property, viz.: Due for re-insurance on losses paid			24,559 68
ITEMS NOT ADMITTED AS ASSETS, VIZ.:			
Premiums unpaid on policies which have been issued more than three months		$1,970 80	
Bad and doubtful debts and securities		121 00	
Total		$2,091 80	
Aggregate amount of all available assets			$108,298 92

LIABILITIES.

Net amount of unpaid losses			$8,182 11
Unearned premiums at 50 per cent. on inland navigation risks		$4,044 95	
Amount of unearned premiums on all outstanding risks			4,044 95
Cash dividends unpaid			48 00
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers			2,086 36
Gross liabilities, except capital stock			$14,361 42
Surplus as regards policy holders			$93,937 50
Amount of capital stock paid up		$100,000 00	
Amount of net available assets		93,937 50	
Impairment of capital		$6,062 50	

RECEIPTS DURING THE YEAR.

	From marine & inland risks.	
Premiums collected during the year	$78,494 47	
Deduct re-insurance, rebate and return premiums	56,331 89	
Net cash received for premiums during the year		$22,162 58
Interest on bonds and mortgages		3,454 74
Interest and dividends from all other sources		100 00
Received during the year in cash		$25,717 32

DISBURSEMENTS DURING THE YEAR.

Net amount paid for marine and inland losses	$28,607 80
Cash dividends paid	5,952 00
Commissions and brokerage	7,662 18
State, national and local taxes	789 51
All other payments	770 41
Expenditures during the year in cash	$43,781 90

RISKS AND PREMIUMS.

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$61,376 00	$3,196 74
Written during the year	8,670,849 00	68,566 04
Total	$8,732,225 00	$71,762 78
Deduct those expired and marked off as terminated	7,603,343 00	32,128 29
In force December 31, 1895	$1,128,882 00	$39,634 49
Deduct amount re-insured	876,040 00	31,544 58
Net amount in force	$252,842 00	$8,089 91

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$217,856 05
Total losses paid from organization to date	195,555 36
Marine losses incurred during the year	96,647 38
Total cash dividends declared since the company commenced business	12,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, marine and inland	$6,820,429 00
Premiums received, marine and inland	37,436 22
Losses paid, marine and inland	31,708 23
Losses incurred, marine and inland	47,733 00

FIREMEN'S INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Chicago, Ill., No. 234-6 LaSalle st.; commenced business April 26, 1876.]

GEO. F. HARDING, President. A. C. COLLINS, Secretary.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	250,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$139,138 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		135,247 50
Total value of mortgaged premises	$274,850 00	

Market value of stocks owned by the company, viz.:			$37,326 67
Stocks.	**Par value.**	**Market value.**	
Chicago, Wilmington & Vermilion Coal Co	$10,000 00	$5,000 00	
Chicago Auditorium	10,000 00	5,000 00	
American Glucose Co	21,826 67	21,826 67	
Washington Park Club	1,000 00	7,846 51	
Union League Club	1,000 00	1,000 00	
Merchants' National Bank, St. Cloud, Minn.	500 00	500 00	
	$44,326 67	$40,673 18	
Deduct on account of overvaluation		3,346 51	
		$37,326 67	
Amount loaned on stocks and bonds as collateral			74,891 12
Cash on hand and in bank			4,598 65
Gross premiums in course of collection not more than three months due			7,950 60

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$4,150 78	
Bad and doubtful debts and securities	8,320 68	
Office furniture and stationery	2,000 00	
Total	$14,471 46	
Aggregate amount of all available assets		$399,152 54

LIABILITIES.

Net amount of unpaid losses		$24,708 66
Unearned premiums at 50 per cent. on fire risks under one year	$33,024 17	
Unearned premiums, *pro rata*, on fire risks running more than one year	28,275 87	
Amount of unearned premiums on all outstanding risks		61,300 04
All other demands against the company, viz.: State, city, county or other taxes and assessments, $1,752.29; commissions and other charges due and to become due to agents and brokers, $4,213.16		5,965 45
Gross liabilities, except capital stock		$91,974 15
Surplus as regards policy holders		$307,178 39
Amount of capital stock paid up		250,000 00
Surplus over paid up capital		$57,178 39

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$127,570 51	
Deduct re-insurance, rebate and return premiums	40,113 81	
Net cash received for premiums during the year		$87,456 70
Interest on bonds and mortgages		8,154 00
Interest and dividends from all other sources		3,324 64
Income from all other sources		505 00
Received during the year, in cash		$99,440 34

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$62,672 95
Cash dividends paid	10,000 00
Commissions and brokerage	21,435 14
Salaries, fees and wages	6,161 60
State, national and local taxes	3,588 21
All other payments	7,421 02
Expenditures during the year, in cash	$111,278 92

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$10,220,596	$137,176 42
Written or renewed during the year	10,121,154	130,827 63
Total	$20,341,750	$268,004 05
Deduct those expired and marked off as terminated	10,079,578	131,340 82
In force at the end of the year	$10,262,172	$136,663 73
Deduct amount re-insured	1,197,125	17,296 66
Net amount in force December 31, 1895	$9,065,047	$119,367 07

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$4,977,504	$66,048 34
More than *one* and not more than *three* years to run	3,348,462	42,097 49
More than three years to run	739,081	11,221 24
Net amount in force December 31, 1895	$9,065,047	$119,367 07

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$1,011,727 87
Total losses paid from organization to date	560,529 63
Total losses incurred during the year	61,077 69
Total cash dividends declared since the company commenced business	117,500 00
Total dividends declared payable in stock from organization	75,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,837,736 00
Premiums received	35,588 15
Losses paid	20,685 72
Losses incurred	23,172 58
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	366,600 00

FOREST CITY INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Rockford, Ill.; commenced business August 13, 1874.]

JOHN H. SHERRATT, President. A. H. SHERRATT, Secretary.

CAPITAL.

Capital stock authorized	$100,000 00
Capital stock paid up in cash	100,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$9,178 89
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		345,581 38
Loans on bond and mortgage upon which more than one year's interest is due (of which all is in process of foreclosure)		4,521 54
Interest due and accrued on bond and mortgage loans		10,750 25
Total value of mortgaged premises	$781,450 00	
Market value of stocks and bonds owned by the company, viz.:		12,650 00

Bonds and Stocks.	Par value.	Market value.
Rockford City 7s	$500 00	$500 00
Hampshire, Kane county, Ill., school district, 6s	6,500 00	6,500 00
Cissna Park, Iroquois county, Ill., 6s	4,850 00	4,850 00
Eight shares capital stock Rockford Watch Co.	800 00	800 00
	$12,650 00	$12,650 00

Amount loaned on stocks and bonds as collateral		$42,450 00
market value of collaterals	$128,100 00	
Cash on hand and in bank		29,510 63
Interest due and accrued on stocks not included in market value		427 95
Interest due and accrued on collateral loans		1,188 95
Bills receivable, not matured, taken for fire, marine and inland risks		57,040 00
Aggregate amount of all available assets		$513,298 89

LIABILITIES.

Net amount of unpaid losses		$4,131 05
Unearned premiums at 50 per cent. on fire risks under one year	$388 65	
Unearned premiums, *pro rata*, on fire risks running more than one year	264,273 80	
Amount of unearned premiums on all outstanding risks		264,657 45
All other demands against the company, viz.: State, city, county or other taxes and assessments, $2,904.39; commissions and other charges due and to become due to agents and brokers, $5,184.48		8,088 87
Gross liabilities, except capital stock		$276,877 37
Surplus as regards policy holders		$236,421 52
Amount of capital stock paid up		100,000 00
Surplus over paid up capital		$136,421 52

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$111,825 40	
Deduct re-insurance, rebate and return premiums	2,386 67	
Net cash received for premiums during the year		$109,438 73
Interest on bonds and mortgages		20,434 09
Interest and dividends from all other sources		3,217 60
Income from all other sources		277 27
Received during the year in cash		$133,367 69

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$38,490 80
Cash dividends paid	30,000 00
Commissions and brokerage	32,272 82
Salaries, fees and wages	11,779 96
State, national and local taxes	2,213 73
All other payments	4,612 16
Expenditures during the year in cash	$119,369 47

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$22,898,843	$507,865 24
Written or renewed during the year	4,877,907	110,278 27
Total	$27,776,750	$618,143 51
Deduct those expired and marked off as terminated	5,199,756	102,957 36
In force at the end of the year	$22,576,994	$515,186 15
Deduct amount re-insured	118,202	2,323 41
Net amount in force December 31, 1895	$22,458,792	$512,862 74

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$123,965	$ 767 30
More than *one* and not more than *three* years to run	2,238,922	29,910 40
More than three years to run	20,095,905	482,185 04
Net amount in force December 31, 1895	$22,458,792	$512,862 74

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$1,832,023 74
Total losses paid from organization to date	534,368 88
Total losses incurred during the year	39,660 00
Total cash dividends declared since the company commenced business	367,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire and tornado	$4,877,907 00
Premiums received	109,438 23
Losses paid	38,490 60
Losses incurred	39,660 00

GERMAN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Freeport, Ill.; commenced business October 1866.]

C. O. COLLMANN, President. WM. TREMBOR, Secretary.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the company, unincumbered	$115,198 48
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	1,489,476 27
Loans on bond and mortgage upon which more than one year's interest is due (of which $16,900.00 is in process of foreclosure)	242,184 12
Interest due and accrued on bond and mortgage loans	73,548 05
Total value of mortgaged premises	$5,894,650 00
Market value of stocks and bonds owned by the company, viz:	453,950 00

Stocks and bonds.	Par value.	Market value.
Freeport Water Co., 6s	$20,000 00	$20,000 00
Atlantic, Iowa, Water, 6s	2,000 00	2,000 00
Monroe, Wis., Water, 6s	75,000 00	75,000 00
Custer Co, S. Dak., 10s	350 00	350 00
Minnehaha Co., S. Dak., School, 8s	2,800 00	2 800 00
Manning, Iowa, 8s	5,000 00	5,000 00
Pennington Co., S. Dak, 10s	100 00	100 00
Spencer, Iowa, 6s	1,500 00	1,500 00
Webster Co., Neb., School, 6s	600 00	600 00
Freeport, Ill., School, 5s	9,000 00	9,000 00
Urbana, Ill., City Hall, 5s	14,000 00	14,000 00
Champaign, Ill., Improvement, 5s	2,000 00	2,000 00
Elgin, Ill., School, 5s	9,000 00	9,000 00
Macon Co, Ill., Court House, 5s	25,000 00	25,000 00
Springfield, Ill., City, 5s	5,000 00	5,000 00
Town of Lake and Hyde Park, Ill., School, 5s	1,000 00	1,000 00
Oregon, Ill., School, 5s	12,000 00	12,000 00
Mt. Vernon, Ill., School, 5s	17,000 00	17,000 00
Monroe County, Ill., Funding, 4½s	10,000 00	10,000 00
Town of Cicero (Cook Co.), Ill., Funding, 5s	1,500 00	1,500 00
East St. Louis, Ill., School, 5s	10,000 00	10,000 00
Danville, Ill., City, 5s	10,500 00	10,500 00
Wheaton, Ill., City, 5s	10,000 00	10,000 00
Pana, Ill., City, 6s	10,000 00	10,000 00
Gilman, Ill., School, 6s	7,500 00	7,500 00
Danville Junction, Ill., School, 6s	11,000 00	11,000 00
Mt. Morris, Ill., School, 6s	1,200 00	1,200 00
Mt. Morris, Ill., Funding, 5s	13,900 00	13,900 00
Effingham, Ill., City, 6s	10,000 00	10,000 00
Town of Mattoon, Ill., Funding, 5s	6,000 00	6,000 00
Town of Mattoon, Ill., Funding, 6s	4,000 00	4,000 00
Eldorado, Ill., School, 7s	4,000 00	4,000 00
Pecatonica, Ill., School, 6s	12,000 00	12,000 00

Stocks and Bonds—*Continued.*	Par value.	Market value.
Monmouth, Ill., City, 5½s	$15,000 00	$15,000 00
Marshall Co., Ill., School, 6s	4,000 00	4,000 00
Woodhull, Ill., School, 6s	5,500 00	5,500 00
	5,000 00	5,000 00
	5,300 00	5,300 00
	8,000 00	8,000 00
l Co., 6s	10,000 00	10,000 00
	6,000 00	6,000 00
	11,000 00	11,000 00
	1,600 00	1,600 00
ric Co., 6s	10,000 00	10,000 00
Omaha, Ill., School, 7s	3,000 00	3,000 00
West Hammond, Ill., School, 6s	2,000 00	2,000 00
Greenville, Ill., School, 5s	10,000 00	10,000 00
The National Bank of Commerce, Kansas City, Mo	4,000 00	6,000 00
Minnehaha National Bank, Sioux Falls, S. Dak	8,250 00	8,250 00
LeMars National Bank, LeMars, Iowa	3,000 00	3,000 00
First National Bank, Blue Hill, Neb	5,000 00	6,250 00
Henney Buggy Co, Freeport, Ill	10,000 00	10,000 00
First National Bank, Dighton, Kan	1,200 00	1,200 00
	$450,700 00	$458,950 00

Amount loaned on stocks and bonds as collateral		$39,550 00
Market value of collaterals	$62,160 00	
Cash on hand and in bank		171,216 80
Interest due and accrued on stocks not included in market value		10,002 50
Interest due and accrued on collateral loans		2,841 51
Gross premiums in course of collection not more than three months due		235,753 76
Bills receivable, not matured, taken for fire, marine and inland risks		179,107 66
ITEMS NOT ADMITTED AS ASSETS, VIZ.:		
Loans on insufficient security	$278 00	
Aggregate amount of all available assets		$3,012,329 15

LIABILITIES.

Net amount of unpaid losses		$102,576 63
Unearned premiums at 50 per cent. on fire risks under one year	$340,328 73	
Unearned premiums, *pro rata*, on fire risks running more than one year	1,577,362 33	
Amount of unearned premiums on all outstanding risks		1,917,691 06
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers		16,946 68
Gross liabilities, except capital stock		$2,037,214 37
Surplus as regards policy holders		$975,114 78
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$775,114 78

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$1,731,363 57	
Deduct re-insurance, rebate and return premiums	289,324 95	
Net cash received for premiums during the year		$1,442,038 62
Interest on bonds and mortgages		108,158 80
Interest and dividends from all other sources		16,668 50
Income from all other sources		10,035 43
Received during the year, in cash		$1,576,921 35

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$870,839 20
Cash dividends paid		40,000 00
Commissions and brokerage		326,702 85
Salaries, fees and wages		78,008 25
State, national and local taxes		32,526 89
All other payments		123,477 63
Depreciation account	$15,404 91	
Expenditures during the year, in cash		$1,466,611 62

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$192,822,895	$3,431,240 20
Written or renewed during the year	107,920,440	1,725,262 28
Total	$300,743,335	$5,156,502 48
Deduct those expired and marked off as terminated	85,080,778	1,498,365 67
In force at the end of the year	$215,662,557	$3,663,136 81
Deduct amount re-insured	5,180,577	79,088 38
Net amount in force December 31, 1895	$210,481,980	$3,584,048 43

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$44,643,279	$680,657 45
More than *one* year and not more than *three* years to run	71,446,072	1,019,888 17
More than three years to run	94,392,629	1,883,502 81
Net amount in force December 31, 1895	$210,481,980	$3,584,048 43

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$20,771,472 30
Total losses paid from organization to date	10,108,867 71
Total losses incurred during the year	876,669 78
Total cash dividends declared since the company commenced business	719,664 55

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$28,997,007 00
Premiums received	442,180 04
Losses paid	202,136 93
Losses incurred	214,996 17
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	955,822 50

GERMAN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Peoria, Ill., cor. Bridge and Washington sts.; commenced business May 12, 1876.]

BERNARD CREMER, President. CHAS. CREMER, Secretary.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$10,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		213,630 83
Loans on bond and mortgage upon which more than one year's interest is due		46,000 00
Interest due and accrued on bond and mortgage loans		15,413 69
Total value of mortgaged premises	$1,028,250 00	
Amount loaned on stocks and bonds as collateral		49,727 00
Market value of collaterals	$83,556 00	
Cash on hand and in bank		48,021 85
Interest due and accrued on collateral loans		1,140 83
Gross premiums in course of collection not more than three months due		25,654 47

ITEMS NOT ADMITTED AS ASSETS, VIZ.:		
Standard Loan Association stock, Denver, Colo.	$9,250 00	
Loans on insufficient security	673 00	
Total	$9,923 00	
Aggregate amount of all available assets		$409,588 17

LIABILITIES.

Net amount of unpaid losses		$24,523 08
Unearned premiums at 50 per cent. on fire risks under one year	$43,997 19	
Unearned premiums, *pro rata*, on fire risks running more than one year	65,723 49	
Amount of unearned premiums on all outstanding risks		109,720 68
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		5,130 88
Gross liabilities, except capital stock		$139,374 64
Surplus as regards policy holders		$270,213 53
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$70,213 53

RECEIPTS DURING THE YEAR.

	From Fire Risks.	
Premiums collected during the year	$166,472 57	
Deduct re-insurance, rebate and return premiums	38,313 56	
Net cash received for premiums during the year		$128,165 01
Interest on bonds and mortgages		16,971 18
Interest and dividends from all other sources		2,600 00
Income from all other sources		4,476 89
Received during the year in cash		$152,213 08

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$56,940 20
Commissions and brokerage	32,377 66
Salaries, fees and wages	6,599 92
State, national and local taxes	1,988 83
All other payments	10,583 75
Expenditures during the year in cash	$107,890 36

RISKS AND PREMIUMS.

	Fire Risks.	Premiums Thereon.
In force on the 31st day of December of the preceding year	$12,492,114	$187,265 57
Written or renewed during the year	11,740,075	167,474 82
Total	$24,232,189	$354,740 39
Deduct those expired and marked off as terminated	9,095,166	139,352 82
In force at the end of the year	$15,137,023	$215,387 57
Deduct amount re-insured	313,493	4,448 53
Net amount in force December 31, 1895	$14,823,530	$210,939 04

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$5,836,001	$87,994 38
More than *one* and not more than *three* years to run	7,065,664	89,554 35
More than three years to run	1,921,865	33,390 31
Net amount in force December 31, 1895	$14,823,530	$210,939 04

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$2,921,489 96
Total losses paid from organization to date	1,403,255 26
Total losses incurred during the year	67,374 54
Total cash dividends declared since the company commenced business	211,175 94

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$5,061,721 00
Premiums received	81,807 42
Losses paid	30,099 90
Losses incurred	36,157 69
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	263,150 00

INSURANCE COMPANY OF THE STATE OF ILLINOIS.

YEAR ENDING DECEMBER 31, 1895.

[Located at Rockford, Ill.; commenced business April 2, 1895.]

HORACE BROWN, President. GEORGE F. PENFIELD, Secretary.

CAPITAL.

Capital stock authorized	$100,000 00
Capital stock paid up in cash	100,000 00

ASSETS.

Loans on bonds and mortgages (first liens) upon which not more than one year's interest is due			$86,650 00
Interest due and accrued on bond and mortgage loans			1,726 49
Total value of mortgaged premises		$276,100 00	
Market value of stock owned by the company, viz.:			13,200 00
Stock.	Par value.	Market value.	
Rockford National Bank	$6,000 00	$13,200 00	
Amount loaned on stocks and bonds as collateral			8,272 00
Market value of collaterals		$13,600 00	
Cash on hand and in bank			23,197 42
Interest due and accrued on stocks not included in market value			360 00
Interest due and accrued on collateral loans			169 08
Gross premiums in course of collection not more than three months due			5,133 61
Bills receivable, not matured, taken for fire, marine and inland risks			10 80
ITEMS NOT ADMITTED AS ASSETS, VIZ.:			
Premiums unpaid on policies which have been issued more than three months	$67 28		
Bad and doubtful debts and securities	228 00		
Total	$295 28		
Aggregate amount of all available assets			$138,719 40

LIABILITIES.

Unearned premiums at 50 per cent. on fire risks under one year	$7,220 06	
Unearned premiums, *pro rata*, on fire risks running more than one year	16,200 94	
Amount of unearned premiums on all outstanding risks		$23,421 00
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $1,576.32; premiums on re-insurance, $145.98		1,722 30
Gross liabilities except capital stock		$25,143 30
Surplus as regards policy holders		$113,576 10
Amount of capital stock paid up		100,000 00
Surplus over paid up capital		$13,576 10

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$34,005 56	
Deduct re-insurance, rebate and return premiums	4,242 44	
Net cash received for premiums during the year		$29,763 12
Interest on bonds and mortgages		1,189 99
Interest and dividends from all other sources		615 00
Received during the year in cash		$31,568 11

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$4,810 06
Commissions and brokerage	8,598 76
Salaries, fees and wages	4,792 27
All other payments	8,552 56
Expenditures during the year in cash	$26,753 65

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
Written or renewed during the year	$8,394,642	$39,217 25
Total	$8,394,642	$39,217 25
Deduct those expired and marked off as terminated	488,146	4,736 94
In force at the end of the year	$2,906,496	$34,480 31
Deduct amount re-insured	80,865	989 87
Net amount in force December 31, 1895	$2,825,631	$33,490 44

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$1,227,099	$14,440 11
More than *one* and not more than *three* years to run	1,245,340	13,965 11
More than three years to run	353,192	5,085 22
Net amount in force December 31, 1895	$2,825,631	$33,490 44

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$29,763 12
Total losses paid from organization to date	4,810 06
Total losses incurred during the year	4,810 06

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,825,631 00
Premiums received	39,217 25
Losses paid	4,810 06
Losses incurred	4,810 06
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	78,550 00

ROCKFORD INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Rockford, Ill.; commenced business January 1, 1867.]

JOHN LAKE, President. CHAS. E. SHELDON, Secretary.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$42,314 26
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		394,693 25
Loans on bond and mortgage upon which more than one year's interest is due (of which $1,200.00 is in process of foreclosure)		33,426 07
Interest due and accrued on bond and mortgage loans		15,120 82
Total value of mortgaged premises	$1,264,735 00	
Market va ue of stocks and bonds owned by the company, viz.:		57,390 00

Stocks and Bonds.	Par value.	Market value.
Second National Bank, Rockford, Ill	$23,600 00	$35,400 00
Third " " "	5,000 00	8,750 00
Forest City Electric L. & P. Co., Rockford, Ill	5,000 00	5,000 00
Chair and Furniture Co. of Rockford, Ill	2,300 00	2,875 00
Central " " "	3,300 00	3,465 00
Rockford Co-Operative F. Co. of Rockford, Ill	1,900 00	1,900 00
	$41,100 00	$57,390 00

Amount loaned on stocks and bonds as collateral		176,416 76
Market value of collaterals	$292,541 80	
Cash on hand and in bank		111,539 07
Interest due and accrued on stocks not included in market value		244 68
Interest due and accrued on collateral loans		10,647 23
Gross premiums in course of collection not more than three months due		93,384 47
Bills receivable, not matured, taken for fire and tornado risks		91,377 13
All other property, viz.: Rents due and accrued, $120.00; due for re-insurance on losses and return premium paid, $7,082.52		7,202 52
Aggregate amount of all available assets		$1,033,755 71

LIABILITIES.

Net amount of unpaid losses		$46,946 49
Unearned premiums at 50 per cent. on fire risks under one year	$115,279 55	
Unearned premiums, *pro rata*, on fire risks running more than one year	530,391 43	
Amount of unearned premiums on all outstanding risks		645,670 98
All other demands against the company, viz: State, city, county or other taxes and assessments, $4,508.98; commissions and other charges due and to become due to agents and brokers, $19,076.27; re-insurance, $6,503.21		30,088 36
Gross liabilities, except capital stock		$722,705 83
Surplus as regards policy holders		$311,049 88
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$111,049 88

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$761,692 62	
Deduct re-insurance, rebate and return premiums	244,882 85	
Net cash received for premiums during the year		$516,809 77
Interest on bonds and mortgages		25,233 85
Interest and dividends from all other sources		9,033 88
Income from all other sources		1,280 00
Received during the year in cash		$552,357 50

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$252,531 45
Cash dividends paid	32,000 00
Commissions and brokerage	128,488 01
Salaries, fees and wages	50,214 72
State, national and local taxes	8,946 68
All other payments	30,784 95
Expenditures during the year in cash	$502,915 81

RISKS AND PREMIUMS.

	Fire and tornado risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$99,878,923	$1,216,961 69
Written or renewed during the year	57,425,271	765,332 86
Total	$147,304,194	$1,982,294 55
Deduct those expired and marked off as terminated	47,306,530	571,155 65
In force at the end of the year	$109,997,664	$1,411,138 90
Deduct amount re-insured	12,978,532	175,781 56
Net amount in force December 31, 1895	$97,019,132	$1,235,357 34

Recapitulation.

In force having from date of policy not more than *one* year to run	$17,104,285	$230,559 10
More than *one* and not more than *three* years to run	32,616,522	358,228 90
More than three years to run	47,298,325	646,569 34
Net amount in force December 31, 1895	$97,019,132	$1,235,357 34

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$8,915,398 86
Total losses paid from organization to date	2,844,181 45
Total losses incurred during the year, fire and tornado	262,549 00
Total cash dividends declared since the company commenced business	887,600 00
Total dividends declared payable in stock from organization	140,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire and tornado	$25,633,597 00
Premiums received	353,779 33
Losses paid	149,640 22
Losses incurred	156,590 77
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	807,695 00

TRADERS' INSURANCE COMPANY.

Year Ending December 31, 1895.

[Located at Chicago, Ill., 160 LaSalle st.; commenced business May, 1872.]

E. BUCKINGHAM, President. R. J. SMITH, Secretary.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	500,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$6,312 37
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		223,550 00
Interest due and accrued on bond and mortgage loans		3,929 97
Total value of mortgaged premises	$565,342 00	

Market value of stocks and bonds owned by the company, viz.:			$1,318,349 55
Stocks and Bonds.	**Par value.**	**Market value.**	
United States 4%	$150,000 00	$163,500 00	
Chicago Packing & Provision Co	25,000 00	25,000 00	
Chicago & South Side Rapid Transit R. R. Co	45,000 00	18,000 00	
American Exchange National Bank	25,000 00	25,000 00	
National Bank of America	30,000 00	37,800 00	
Union National Bank	20,000 00	22,000 00	
Continental National Bank	32,500 00	40,950 00	
Corn Exchange Bank	10,000 00	26,000 00	
Chicago & N. W. Ry., common	40,000 00	40,000 00	
Chicago & N. W. Ry., preferred	25,000 00	36,250 00	
Chicago & Alton R. R.	25,000 00	40,000 00	
Chicago City Ry	150,000 00	450,000 00	
Chicago West Div. Ry	6,800 00	40,800 00	
West Chicago Street R. R	11,500 00	12,650 00	
North Chicago City Ry	5,000 00	25,000 00	
North Chicago Street R. R	50,000 00	152,000 00	
National Ry	56,700 00	62,370 00	
Davenport & Rock Island R. R	10,000 00	10,000 00	
Central Music Hall	2,200 00	7,700 00	
Town of Cicero warrants	9,842 97	9,039 55	
Mutual Fuel Gas Co	13,600 00	17,000 00	
Chicago, Milwaukee & St Paul Ry. Co., preferred	20,000 00	25,600 00	
Chicago Leasehold Trustees	25,000 00	26,250 00	
Universal Gas Association	5,440 00	5,440 00	
	$793,582 97	$1,318,349 55	
Amount loaned on stocks and bonds as collateral			47,500 00
Market value of collaterals		$76,500 00	
Cash on hand and in bank			78,816 90
Interest due and accrued on stocks not included in market value			6,314 66
Interest due and accrued on collateral loans			337 50
Gross premiums in course of collection not more than three months due			58,824 08
All other property, viz : Accounts receivable, companies and agents			15,485 10

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$532 63	
Aggregate amount of all available assets		$1,748,920 13

LIABILITIES.

Net amount of unpaid losses		$88,874 79
Unearned premiums at 50 per cent. on fire risks under one year	$270,036 75	
Unearned premiums, *pro rata*, on fire risks running more than one year	202,474 84	
Amount of unearned premiums on all outstanding risks		472,511 59
All other demands against the company, viz.: State, city, county or other taxes and assessments, $9,903.80; commissions and other charges due and to become due to agents and brokers, $7,360.04; balances, companies and agents, $11,197.05		28,460 89
Gross liabilities, except capital stock		$589,846 77
Surplus as regards policy holders		$1,159,073 36
Amount of capital stock paid up		500,000 00
Surplus over paid up capital		$659,073 36

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$833,071 80	
Deduct re-insurance, rebate and return premiums	168,785 28	
Net cash received for premiums during the year		$669,286 52
Interest on bonds and mortgages		14,503 40
Interest and dividends from all other sources		56,847 20
Income from all other sources		7,413 36
Received during the year, in cash		$748,050 48

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$359,042 23
Cash dividends paid	50,000 00
Commissions and brokerage	107,048 10
Salaries, fees and wages	57,612 00
State, national and local taxes	19,162 37
All other payments	58,085 44
Expenditures during the year, in cash	$650.950 14

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$58,271,088	$886,542 72
Written or renewed during the year	57,040,874	833,694 10
Total	$115,311,962	$1,720,236 82
Deduct those expired and marked off as terminated	49,886,987	745,404 42
In force at the end of the year	$65,424,975	$974,832 40
Deduct amount re-insured	2,956,460	42,111 51
Net amount in force December 31, 1895	$62,468,515	$932,720 89

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$34,041,722	$540,073 52
More than *one* and not more than *three* years to run	19,773,504	259,780 41
More than three years to run	8,653,289	132,866 96
Net amount in force December 31, 1895	$62,468.515	$932,720 89

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$10,980,038 67
Total losses paid from organization to date	6,816,346 70
Total losses incurred during the year	860,944 60
Total cash dividends declared since the company commenced business	1,172,500 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$14,205,127 00
Premiums received	184,406 26
Losses paid	65,643 55
Losses incurred	75,773 04
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	1,336,050 00

WESTERN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Aurora, Ill.; reorganized and resumed business in Illinois, January 29, 1896.]

H. H. EVANS, President. IRA SMITH, Secretary.

CAPITAL.

Capital stock authorized	$100,000 00
Capital stock paid up in cash	25,450 00

ASSETS.

Cash on hand and in bank	$39,945 78
Gross premiums in course of collection not more than three months due	1,621 26
Aggregate amount of all available assets	$31,567 04

LIABILITIES.

Unearned premiums on fire risks under one year	$1,283 96	
Unearned premiums, *pro rata*, on fire risks running more than one year	1,099 30	
Unearned premiums on plate glass risks	470 80	
Amount of unearned premiums on all outstanding risks		$2,802 56
Individual credits		104 90
Gross liabilities, except capital stock		$2,907 46
Surplus as regards policy holders		$28,659 58
Amount of capital stock paid up		25,450 00
Surplus over paid up capital		$3,209 58

RECEIPTS DURING THE YEAR.

	From fire risks.	From plate glass risks.	
Premiums collected during the year	$3,473 94	$710 28	
Deduct premiums in course of collection	1,224 21	397 05	
Total	$2,249 73	$313 23	
Deduct re-insurance, rebate and return premiums	605 79	64 46	
Net cash received for premiums during the year	$1,643 94	$248 77	$1,892 71
Received on capital stock			25,450 00
Received on surplus			5,000 00
Received during the year, in cash			$32,342 71

DISBURSEMENTS DURING THE YEAR.

Net amount paid for plate glass losses	$49 00
Commissions and brokerage, fire	584 17
Commissions and brokerage, plate glass	185 79
Salaries, fees and wages	787 71
All other payments	900 16
Expenditures during the year, in cash	$2,457 83

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
Written or renewed during the year	$319,640	$3,459 91
Deduct those expired and marked off as terminated	47,225	567 06
In force at the end of the year	$272,415	$2,892 85
Deduct amount re-insured	5,600	49 68
Net amount in force December 31, 1895	$266,815	2,843 17

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$158 740	$1,643 94
More than *one* and not more than *three* years to run	108,075	1,199 23
Net amount in force December 31, 1895	$266,815	$2,843 17

PLATE GLASS RISKS.

Plate glass risks written during the year	$710 28
Deduct those marked off as cancelled	71 21
In force December 31, 1895	$639 07

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR

Amount of risks taken, fire	$266,815 00
Premiums received, $2,843.17; plate glass, $639.07	3,482 24
Losses paid, plate glass	49 00

JOINT STOCK COMPANIES OF OTHER STATES

ÆTNA INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Hartford, Conn.; commenced business August 17, 1819; commenced business in Illinois April 16, 1855.]

WILLIAM B. CLARK, President. WILLIAM H. KING, Secretary.

JAMES S. GADSDEN, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$5,000,000 00
Capital stock paid up in cash	4,000,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$200,000 00
Loans on bonds and mortgages (first liens) upon which not more than one year's interest is due		36,000 00
Interest due and accrued on bond and mortgage loans		300 45
Total value of mortgaged premises	$75,000 00	
Market value of stocks and bonds owned by the company, viz.:		9,536,068 00

Bonds.	Par value.	Market value.
United States Currency, 6s	$100,000 00	$107,000 00
Alabama State, 4s and 5s	10,000 00	11,000 00
Georgia State, 4½s	25,000 00	28,750 00
Mississippi State, 6s	11,000 00	12,650 00
New Hampshire State, 6s	43,000 00	47,300 00
Tennessee State, 3s	23,000 00	20,470 00
Arizona Territory, 5s	15,000 00	15,450 00
Hartford County, Conn., 4s	5,000 00	5,000 00
Mecklenburg County, N. C., 6s	67,000 00	76,380 00
Spokane County, Wash., Court House and Jail, 6s	25,000 00	26,750 00
Talbott County, Ga., Court House, 6s	11,000 00	11,550 00
Norwich, Conn., Town, 7s	100,000 00	126,000 00
Windsor Locks, Conn., Town, 6s	10,000 00	10,400 00
Albina, Oregon, City Boulevard, 6s	25,000 00	28,750 00
Americus, Ga., City Public Building and School, 6s	6,000 00	6,840 00
Brainbridge, Ga., City Academy, 6s	8,000 00	8,800 00
Boston, Mass., City, 6s	30,000 00	34,500 00
Brooklyn, N. Y., City, 6s	9,000 00	9,180 00
Buffalo, N. Y., City, 7s	50,000 00	62,000 00
City of Sioux Falls, South Dakota, Funding, 5s	25,000 00	25,500 00
Chicago, Ill., City, 7s	16,000 00	17,760 00
Chicago Sanitary District, 5s	50,000 00	55,000 00
Columbus, Ohio, City Improvement, 6s	14,000 00	14,840 00
Dalles City, Oregon, Water, 6s	25,000 00	27,250 00
Dallas, Tex., City Water and Sewer, 5s	50,000 00	52,000 00
Dayton, O., City Street Paving, 6s	25,000 00	28,250 00
Fostoria, Ohio, City Water, 5s	25,000 00	25,000 00
Fort Wayne, Ind., City, 6s	25,000 00	27,000 00
Glenville, Ohio, Village, 6s	7,000 00	7,140 00
Greensboro, N. C. City School, 6s	24,000 00	25,200 00
Greenville, Ala., City School, 6s	20,000 00	21,000 00
Hamilton, Ohio, City Gas Works, 5s	25,000 00	26,000 00
Hartford, Conn., City, 6s,	51,000 00	54,570 00
Jersey City, N. J., City Hall, 5s	25,000 00	28,500 00
Kansas City, Kansas, Improvement, 6s	44,500 00	47,615 00
Lexington, Ky., City, 5s	50,000 00	54,500 00
Lockport, N. Y., City, 7s	25,000 00	26,750 00
Montreal, Canada, Corporation, 6s	19,000 00	20,900 00
" " Harbor, 4s	4,000 00	4,000 00
Newark, N. J., City, 7s	50,000 00	50,500 00
New Brunswick, N. J., Water, 7s	8,000 00	8,800 00
Ogden City, Utah, Improvement, 5s	18,000 00	18,360 00
Port of Portland, Oregon, Gold, 5s	50,000 00	54,500 00
Providence, R. I., City, 6s	50,000 00	56,000 00
Rahway, N. J., City, 4s	22,000 00	19,250 00

Bonds.	Par value.	Market value.
Richmond, Va., City, 4s	$12,000 00	$12,000 00
" " 4s	22,750 00	27,007 50
" "	20,000 00	21,500 00
" "	50,000 00	51,500 00
" "	50,000 00	53,000 00
" "	25,000 00	25,750 00
" "	25,000 00	25,750 00
" "	13,000 00	14,690 00
" "	25,000 00	26,500 00
" "	25,000 00	25,000 00
" "	13,000 00	13,650 00
" "	25,000 00	25,000 00
" "	50,000 00	52,500 00
" "	50,000 00	52,500 00
" "	50,000 00	55,000 00
" " 4s	20,000 00	20,000 00
" "	4,000 00	4,000 00
" " Col., 5s	25,000 00	25,000 00
" " 7s	6,000 00	6,240 00
" " Drainage District, 7s	9,000 00	9,900 00
The Young Men's Christian Association, Wilmington, N. C, 6s	20,000 00	20,000 00
Underwriters' Protective Association of Newark, N. J., 5s	1,000 00	1,000 00
Albany & Susquehanna R. R., first consolidated guaranteed mortgage, 7s	50,000 00	64,500 00
Albany & Susquehanna R. R., first consolidated morigage, 6s	50,000 00	60,000 00
Alabama Central R. R., first mortgage, gold, 6s	25,000 00	25,250 00
Atchison, Colorado & Pacific R. R., first mortgage, 6s	50,000 00	20,000 00
Akron & Chicago Junction R. R, first mortgage, 5s	25,000 00	25,750 00
Buffalo & Erie R. R, morigage (new) 7s	46,000 00	49,680 00
Buffalo, New York & Erie R R, first mortgage, 7s	20,000 00	27,400 00
Canadian Pacific Railway Co., land grant, 5s	100,000 00	112,000 00
Centralia & Chester R R., first mortgage gold, 5s	25,000 00	23,750 00
Chesapeake & Ohio R. R (Richmond & Allegheny Div), first mortgage, 2 to 4s	50,000 00	48,500 00
Cleveland, Columbus, Cincinnati & Indianapolis R. R., S. F., 7s	25,000 00	27,250 00
Cleveland, Columbus, Cincinnati & Indianapolis R. R., first consolidated, 7s	60,000 00	81,000 00
Chi., Burlington & Quincy R. R., consolidated, 7s	77,000 00	92,400 00
" " " 4s	50,000 00	49,500 00
" " " convertible, 5s	10,000 00	10,450 00
" " " (Nebraska Extension) 4s	25,000 00	22,500 00
Chicago, Milwaukee & St. Paul R. R. (Chicago & Milwaukee Div), first, 7s	75,000 00	95,250 00
Chicago, Milwaukee & St. Paul R. R (Hastings & Dakota Div), first, 7s	25,000 00	31,750 00
Chicago, Milwaukee & St. Paul R. R (Iowa & Minnesota Div), first, 7s	10,000 00	12,800 00
Chicago, Milwaukee & St. Paul R. R. (Iowa & Dakota Div), Ex., first, 7s	10,000 00	13,000 00
Chicago, Mi'waukee & St. Paul R. R (Dubuque Div.), first, 6s	25,000 00	30,500 00
Chicago, Milwaukee & St. Paul R. R. (South Minnesota Div), first, 6s	50,000 00	59,500 00
Chicago & Northwestern R. R. (Madison extension), first, 7s	30,000 00	39,300 00
Chicago & Northwestern R. R., S. F, 6s	25,000 00	30,000 00
" " " general consolidated, gold, 7s	50,000 00	60,750 00
Chi. & Northwestern R. R., consolidated S. F, 7s	50,000 00	69,500 00
Chicago, Rock Island & Pacific R. R., 6s	60,000 00	78,600 00
" " " " Ex., first, 5s	100,000 00	105,000 00
Chicago & Western Indiana R. R, 6s	28,000 00	29,960 00
" " " " general mortgage, gold, 6s	75,000 00	89,250 00
Cincinnati, Dayton & Ironton R. R., gold, 5s	25,000 00	27,000 00
Cincinnati, Hamilton & Dayton R. R., general mortgage, gold, 5s	50,000 00	53,500 00
Cincinnati, Hamilton & Dayton R. R consolidated S. F., 7s	82,000 00	88,720 00
Columbus & Toledo R. R., first, 7s	70,000 00	83,650 00
" " " second, 7s	14,000 00	15,120 00
Connecticut River R. R., coupon scrip, 4s	15,000 00	15,000 00
Dayton & Western R. R, 6s	28,000 90	31,920 00
Delaware & Hudson Canal Co. (Penn Div), 7s	25,000 00	36,000 00
Flint & Pere Marquette R. R., first consolidated, 5s	25,000 00	23,250 00
" " " (Port Huron Div.), first, 5s	25,000 00	23,000 00

Bonds—*Continued.*	Par value.	Market value.
Hartford Street Railway, 5s	$50,000 00	$51,000 00
Harlem River & Port Chester R. R., first, 7s	100,000 00	124,500 00
Harlem River & Port Chester R. R., first, 6s	50,000 00	57,500 00
Indiana & Lake Michigan R. R., first, 5s	50,000 00	51,000 00
Iowa Midland R. R. first, 8s	25,000 00	29,500 00
Kansas Pacific R. R, first consolidated, 6s	25,000 00	18,750 00
Keokuk & DesMoines R. R., first, 5s	40,000 00	42,000 00
Lake Shore R. R., 7s	30,000 00	33,900 00
Lake Shore & Michigan Southern R. R., first consolidated, 7s	15,000 00	17,700 00
Lake Shore & Michigan Southern R. R., second consolidated, 7s	80,000 00	99,200 00
Louisville, New Albany & Chicago R. R. (C. & I. Div.) first, 6s.	25,000 00	27,500 00
Louisiana & Missouri River R. R., first, 7s	25,000 00	28,750 00
Mahoning Coal R. R., 5s	30,000 00	35,400 00
Michigan Central R. R., second, 7s	50,000 00	59,875 00
Minneapolis & St. Louis R. R., (Iowa extension), first, 7s	25,000 00	31,875 00
Minneapolis Union R. R., gold, 6s.	50,000 00	62,000 00
Morris & Essex R. R., first, 7s	25,000 00	35,500 00
Morris & Essex R. R., first consolidated, 7s	110,000 00	156,200 00
New York Central & Hudson River R. R., first, 7s.	175,000 00	217,000 00
New York & Harlem R. R., first, 7s	10,000 00	11,550 00
New York, Lake Erie & Western R. R., first consolidated mortgage, gold, 7s	45,000 00	65,700 00
New York & New England R. R., first mortgage, 7s	50,000 00	63,500 00
New York, New Haven & Hartford R. R, convertible debenture certificates, 4s	75,000 00	102,750 00
Norfolk & Western R. R., general mortgage, 6s	50,000 00	60,500 00
Northwestern Union R. R., first mortgage, S.F., 7s	25,000 00	34,250 00
Oswego R. R Bridge Co., first mortgage, 6s	50,000 00	57,500 00
Ohio & West Virginia R. R., first mortgage, 7s	26,000 00	31,460 00
Pittsburgh, Fort Wayne & Chicago R. R., first mortgage, 7s	75,000 00	105,000 00
Pittsburgh, Fort Wayne & Chicago R. R., second mortgage, 7s	81,000 00	111,780 00
Pittsburgh, Fort Wayne & Chicago R. R., third mortgage, 7s	40,000 00	52,000 00
Quincy, Alton & St. Louis Ry., 5s	25,000 00	25,000 00
St. Paul, Minneapolis & Manitoba R. R., first mortgage, 7s	9,000 00	9,900 00
St. Paul & Northern Pacific R. R., first gold, 6s	50,000 00	62,000 00
St. Paul & Sioux City R. R., first gold, 6s	20,000 00	25,800 00
Terre Haute & Peoria R. R., first mort., gold, 5s	25,000 00	25,000 00
Toledo & Ohio Central R. R. (West. Div.) first mortgage, gold, 5s	25,000 00	27,625 00
Vermont Valley R. R, 5s	50,000 00	52,500 00
Wabash R. R., first mortgage, gold, 5s	25,000 00	26,500 00
West Chicago Street R. R, tunnel, 5s	50,000 00	51,000 00
West Shore R. R., first mortgage, 4s	50,000 00	53,250 00
Loan & Guarantee Company of Connecticut, 6s	10,000 00	10,000 00
Atlantic Mutual Insurance Company scrip	63,010 00	66,160 50
Stocks.		
American Telegraph & Cable	40,000 00	37,200 00
International Ocean Telegraph Co	30,000 00	33,000 00
Connecticut River Co	5,000 00	1,000 00
Underwriters' Salvage Co. of New York	1,000 00	1,000 00
Albany & Susquehanna R R. Co	50,000 00	87,500 00
Bald Eagle Valley R. R. Co	12,500 00	25,000 00
Central Ohio R. R. Co	7,500 00	3,900 00
Cleveland, Cin., Chicago & St. L. R. R. Co, pref.	75,000 00	70,500 00
Cleveland & Pittsburgh R. R. Co	50,000 00	83,500 00
Chicago, Burlington & Quincy R. R. Co	24,000 00	18,240 00
Chicago, Rock Island & Pacific R. R. Co	22,000 00	14,740 00
Connecticut River R. R. Co	30,000 00	75,000 00
Connecticut & Passumpic Rivers R. R. Co	50,000 00	52,500 00
Dayton & Michigan R. R. Co., preferred	15,000 00	27,000 00
Ft. Wayne & Jackson R. R. Co., preferred	40,000 00	50,000 00
Joliet & Chicago R. R. Co	10,000 00	16,500 00
Kalamazoo, Allegan & Grand Rapids R. R. Co	20,000 00	26,000 00
Keokuk & DesMoines R. R. Co., preferred	20,000 00	3,600 00
Morris & Essex R. R. Co	50,000 00	83,500 00
New York Central & Hudson River R. R. Co	80,000 00	78,400 00
New York & Harlem R. R. Co	25,000 00	70,000 00
New York, New Haven & Hartford R. R. Co	187,500 00	337,500 00
Northwest Telegraph Co	50,000 00	56,000 00
Oswego & Syracuse R. R. Co	10,000 00	20,400 00
Pittsburgh, Ft. Wayne & Chicago R. R. Co	75,000 00	125,250 00
Peoria & Bureau Valley R. R. Co	15,000 00	26,250 00
Rensselaer & Saratoga R. R. Co	60,000 00	109,200 00
Valley, (New York) R. R. Co	20,000 00	22,200 00
Ætna National Bank, Hartford, Conn	20,000 00	28,000 00
American National Bank	10,000 00	14,000 00

Stocks—*Concluded.*	Par value.	Market value.
Charter Oak National Bank	$40,000 00	$40,000 00
City Bank of Hartford	17,000 00	17,850 00
Connecticut River Banking Company	4,500 00	6,300 00
Farmers' & Mechanics' National Bank	35,000 00	40,250 00
First National Bank	20,000 00	22,400 00
Hartford National Bank	100,000 00	145,000 00
National Exchange Bank	27,500 00	35,750 00
Phœnix National Bank	100,000 00	120,000 00
State Bank	55,000 00	60,500 00
American Exchange National Bank, N. Y. City	40,000 00	68,800 00
Bank of the Manhattan Company	20,000 00	40,000 00
Bank of New York National Banking Ass'n	30,000 00	70,500 00
Hanover National Bank	10,000 00	32,000 00
Importers and Traders' National Bank	30,000 00	162,000 00
Market and Fulton National Bank	10,000 00	22,000 00
Merchants' National Bank	35,000 00	48,300 00
Merchants' Exchange National Bank	6,000 00	7,200 00
Mechanics' National Bank	30,000 00	58,500 00
Metropolitan National Bank	40,000 00	2,000 00
Nassau Bank	10,000 00	17,100 00
National Bank of Commerce	50,000 00	105,000 00
National Bank of North America	14,000 00	19,600 00
National Bank of the Republic	15,000 00	24,000 00
National Butchers and Drovers' Bank	7,500 00	11,250 00
National City Bank	10,000 00	45,000 00
Phenix National Bank	6,000 00	7,020 00
People's Bank	5,000 00	12,500 00
Third National Bank	10,000 00	10,600 00
Farmers & Mechanics' Nat. B'k, Philadelphia, Pa.	25,000 00	27,750 00
First National Bank, Albany, N. Y	10,000 00	16,500 00
New Britain National Bank, New Britain, Conn.	10,000 00	16,000 00
Central Trust Company	10,000 00	105,000 00
Holland Trust Company	10,000 00	10,000 00
Metropolitan Trust Company	10,000 00	30,000 00
New York Life Insurance and Trust Company	15,000 00	120,000 00
United States Trust Company	10,000 00	104,000 00
Union Trust Company	10,000 00	72,000 00
	$7,392,260 00	$9,526,068 00
Amount loaned on stocks and bonds as collateral		$5,600 00
Market value of collaterals	$9,246.75	
Cash on hand and in bank		752,512 97
Interest due and accrued on stocks not included in market value		250 00
Interest due and accrued on collateral loans		137 50
Gross premiums in course of collection not more than three months due		534,644 96
Total		$11,055,513 88
Less special deposits to secure liabilities in Canada, Oregon and Virginia		227,087 50
Aggregate amount of available assets		$10,828,426 38

LIABILITIES.

Net amount of unpaid losses		$393,575 19
Unearned premiums at 50 per cent. on fire risks under one year	$1,271,659 41	
Unearned premiums, pro rata, on fire risks running more than one year	1,713,158 44	
Unearned premiums at 50 per cent on inland navigation risks	41,772 54	
Amount of unearned premiums on all outstanding risks		3,026,590 39
Amount reclaimable on perpetual fire insurance policies		51,306 39
Due and accrued for salaries and other miscellaneous expenses		1,000 00
All other demands against the company, viz.: commissions and other charges due and to become due to agents and brokers, $82,589.91; return premiums, $82,589.90		165,179 81
Total		$3,642,651 78
Less liabilities secured by special deposits unpaid losses, $5,333.00; unearned premiums, $116,612.77		121,945 77
Liabilities, except capital stock		$3,520,706 01
Surplus as regards policy holders		$7,307,720 37
Amount of capital stock paid up		4,000,000 00
Surplus over paid up capital		$3,307,720 37

RECEIPTS DURING THE YEAR.

	From fire risks.	From inland risks.	
Premiums collected during the year	$4,525,795 11	$227,254 81	
Deduct re-insurance, rebate and return premiums	830,276 98	54,028 37	
Net cash received from premiums during the year	3,695,518 13	173,226 44	$3,868,744 57
Interest on mortgages			1,960 00
Interest and dividends from all sources			472,880 18
Interest from all other sources			3,638 82
Deposit premiums on perpetual fire risks		$3,863 79	
Received during the year in cash			$4,347,223 57

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$2,049,732 19	
Net amount paid for inland losses	120,904 69	$2,170,636 88
Cash dividends paid		720,000 00
Commissions and brokerage		615,970 86
Salaries, fees and wages		258,304 42
State, national and local taxes		74,785 38
All other payments		264,732 97
Deposit premiums returned on perpetual fire risks	$1,256 81	
Expenditures during the year, in cash		$4,104,430 51

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$502,962,742	$6,214,674 92
Written or renewed during the year	357,024,849	4,461,273 06
Total	$859,987,591	$10,675,947 98
Deduct those expired and marked off as terminated	340,863,792	4,363,785 50
In force at the end of the year	$519,123,799	$6,312,162 48
Deduct amount re-insured	36,060,752	440,716 44
Net amount in force December 31, 1895	$483,063,047	$5,871,446 04

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$186,781,067	$2,543,318 82
More than *one* and not more *three* years to run	202,176,581	2,156,358 56
More than three years to run	94,105,399	1,171,768 66
Net amount in force December 31, 1895	$483,063,047	$5,871,446 04

PERPETUAL RISKS.

Perpetual risks in force December 31, 1894	$2,235,250	$51,428 93
Perpetual risks written during the year	158,278	3,863 79
Total	$2,393,528	$55,292 72
Deduct those marked off as cancelled	65,800	1,286 00
In force December 31, 1895	$2,327,728	$54,006 72

	Inland risks.	Premiums thereon.
In force on the 31st day of the preceding year	$3,721,045	$104,285 27
Written during the year	64,771,068	198,663 00
Total	$68,492,113	$302,898 27
Deduct those expired and marked off as terminated	66,004,758	219,353 19
In force December 31, 1895	$2,487,355	$83,545 08

GENERAL INTERROGATORIES

Total premiums received from organization of company to date	$136,144,043 67
Total losses paid from organization to date	77,318,153 66
Total losses incurred during the year	2,182,898 31
Total cash dividends declared since the company commenced business	22,198,365 00
Total dividends declared payable in stock from organization	2,805,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, $26,711,488.00; marine and inland, $2,967,739.00	$29,699,177 00
Premiums received, $273,739.12; marine and inland, $5,068.29	278,777 41
Losses paid, $115,961.41; marine and inland, $15,089.01	131,000 42
Losses incurred, $117,406 68; marine and inland, $9,983.14	127,389 82
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	2,731,146 00

AGRICULTURAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 23 Washington street, Watertown, N. Y.; commenced business February, 1853; commenced business in Illinois October 8, 1868.]

JEAN R. STEBBINS, President. H. M. STEVENS, Secretary.

A. H. DARROW, Attorney in Illinois at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	500,000 00

ASSETS.

Value of real estate owned by the company, unincumbered			$297,595 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			916,220 78
Loans on bond and mortgage upon which more than one year's interest is due (of which $62,750.00 is in process of foreclosure)			177,448 52
Interest due and accrued on bond and mortgage loans			35,708 07
Total value of mortgaged premises		$2,374,482 00	
Market value of stocks and bonds owned by the company, viz.:			370,960 50

Stocks and Bonds.	Par value.	Market value.
Union Pacific R. R., 6s	$2,000 00	$2,072 50
City of Kingston, 4½s	141,600 00	152,928 00
City of Richmond, 4s	27,000 00	27,000 00
Dexter Sulphite Pulp and Paper Co., 6s	5,000 00	5,000 00
New York Central and Hudson River R. R.	20,000 00	19,425 00
Western Union Telegraph	128,500 00	110,510 00
National Union Bank	18,600 00	22,100 00
Watertown National Bank	10,500 00	19,425 00
Excelsior Carriage Co	2,500 00	2,500 00
Union Building and Loan Co., certificate of deposit	10,000 00	10,000 00
	$360,700 00	$370,960 50

Amount loaned on stocks and bonds as collateral		169,894 26
Market value of collaterals	240,054 87	
Cash on hand and in bank		138,656 98
Interest due and accrued on stocks not included in market value		5,899 00
Interest due and accrued on collateral loans		3,925 06
Gross premiums in course of collection not more three months due		177,379 91
Bill receivable, not matured, taken for fire, marine and inland risks		711 82
All other property, viz.: Due for re-insurance on losses paid		7,180 64
Total		$2,301,580 54
Less special deposits to secure liabilities in Canada and Virginia		179,928 00
Aggregate amount of all available assets		$2,121,652 54

LIABILITIES.

Net amount of unpaid losses		$119,165 12
Unearned premiums at 50 per cent. on fire risks under one year	$191,905 50	
Unearned premiums, *pro rata*, on fire risks running more than one year	1,135,495 77	
Amount of unearned premiums on all outstanding risks		1,327,401 27
Cash dividends unpaid		75 00
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $39,549.21; re-insurance, $5,217.69		44,766 90
Total		$1,491,408 29
Less liabilities secured by special deposits, unpaid losses, $4,787.00; unearned premiums, $76,779.00		81,516 00
Liabilities, except capital stock		$1,409,892 29
Surplus as regards policy holders		$711,760 25
Amount of capital stock paid up		500,000 00
Surplus over paid up capital		$211,760 25

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$1,873,606 73	
Deduct re-insurance, rebate and return premiums	830,028 88	
Net cash received for premiums during the year		$1,043,577 85
Interest on bonds and mortgages		73,493 52
Interest and dividends from all other sources		27,945 49
Income from all other sources		3,419 89
Received during the year in cash		$1,148,436 75

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$552,615 02
Cash dividends paid	49,980 00
Commissions and brokerage	208,842 57
Salaries, fees and wages	125,601 85
State, national and local taxes	24,570 50
All other payments	99,552 17
Expenditures during the year in cash	$1,061,162 11

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$286,620,618	$2,819,119 52
Written or renewed during the year	157,565,000	1,386,695 00
Total	$444,185,618	$4,205,814 52
Deduct those expired and marked off as terminated	155,226,171	1,437,726 65
In force at the end of the year	$288,959,447	$2,768,087 87
Deduct amount re-insured	11,625,400	107,945 00
Net amount in force December 31, 1895	$277,334,047	$2,660,142 87

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$45,604,300	$388,811 00
More than *one* and not more than *three* years to run	173,957,836	1,613,235 58
More than three years to run	57,771,911	663,096 29
Net amount in force December 31, 1895	$277,334,047	$2,660,142 87

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$19,480,301 00
Total losses paid from organization to date	9,588,859 00
Total losses incurred during the year	557,992 00
Total cash dividends delared since the company commenced business	1,080,000 00
Total dividends declared payable in stock from organization	400,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$9,086,200 00
Premiums received	117,141 00
Losses paid	55,586 00
Losses incurred	51,227 00
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	376,000 00

ALLEMANNIA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at 526-8 Wood st., Pittsburgh, Pa.; commenced business July 1, 1868; commenced business in Illinois September 19, 1872.]

JOSEPH ABEL, President. G. W. HAMMER, Secretary.

C. R. HOPKINS, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$28,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		203,031 72
Interest due and accrued on bond and mortgage loans		3,922 15
Total value of mortgaged premises	$718,050 00	
Market value of stocks and bonds owned by the company, viz.:		31,400 00

Stocks and Bonds.	Par value.	Market value.
Braddock National Bank	$7,400 00	$14,800 00
South Side Gas Co	2,500 00	3,000 00
Citizens' Traction Co	5,000 00	5,600 00
Standard Plate Glass Co	5,000 00	3,000 00
Linden Steel Co	5,000 00	5,000 00
	$24,900 00	$31,400 00

Amount loaned on stocks and bonds as collateral		33,550 00
Market value of collaterals	$46,995 00	
Cash on hand and in bank		45,787 85
Interest due and accrued on stocks not included in market value		446 00
Interest due and accrued on collateral loans		923 15
Gross premiums in course of collection not more than three months due		35,245 92
Bills receivable, not matured, taken for fire, marine and inland risks		4,827 80
All other property, viz.: Rents due and accrued		38 50

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$12,677 43	
Bad and doubtful debts and securities	150 00	
Total	$12,827 43	
Aggregate amount of all available assets		$387,178 09

LIABILITIES.

Net amount of unpaid losses		$22,886 43
Unearned premiums at 50 per cent. on fire risks under one year	$68,478 47	
Unearned premiums, *pro rata*, on fire risks running more than one year	34,802 03	
Amount of unearned premiums on all outstanding risks		103,280 50

Due and accrued for salaries and other miscellaneous expenses	$194 85
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $9,567.97; re-insurance, $480.40	10,048 37
Gross liabilities except capital stock	$186,410 15
Surplus as regards policy holders	$250,767 94
Amount of capital stock paid up	200,000 00
Surplus over paid up capital	$50,767 94

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$229,275 71	
Deduct re-insurance, rebate and return premiums	45,470 57	
Net cash received for premiums during the year		$183,805 14
Interest on bonds and mortgages		13,171 78
Interest and dividends from all other sources		2,457 00
Income from all otber sources		1,253 00
Received during the year in cash		$200,686 92

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$98,268 90
Cash dividends paid	16,000 00
Commissions and brokerage	37,672 86
Salaries, fees and wages	12,820 00
State, national and local taxes	6,475 18
All other payments	13,849 03
Expenditures during the year in cash	$185,085 97

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$20,162,408	$195,264 57
Written or renewed during the year	23,666,137	228,641 54
Total	$43,828,545	$423,906 11
Deduct those expired and marked off as terminated	22,960,223	215,822 25
In force at the end of the year	$20,868,322	$208,083 86
Deduct amount re-insured	1,312,100	13,343 01
Net amount in force December 31, 1895	$19,556,222	$194,740 85

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$12,835,222	$136,956 95
More than *one* and not more than *three* years to run	6,433,960	54,573 90
More than three years to run	287,040	3,210 00
Net amount in force December 31, 1895	$19,556,222	$194,740 85

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$5,059,334 91
Total losses paid from organization to date	2,613,359 91
Total losses incurred during the year	103,539 28
Total cash dividends declared since the company commenced business	296,600 00
Total dividends declared payable in stock from organization	50,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,887,600 00
Premiums received	23,402 09
Losses paid	15,136 88
Losses incurred	17,710 93
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	326,625 00

AMERICAN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

Located at Newark, N. J., 746 Broad st.; commenced business April 1, 1846; commenced business in Illinois July 8, 1873.

F. H. HARRIS, President. J. H. WORDEN, Secretary.

GEO. W. MONTGOMERY, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock paid up in cash	$600,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$253,977 20
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		1,461,622 06
Loans on bond and mortgage upon which more than one year's interest is due (of which (1,500.00 is in process of foreclosure)		8,800 00
Interest due and accrued on bond and mortgage loans		23,408 95
Total value of mortgaged premises	$3,764,070 00	
Market value of bonds owned by the company, viz.:		764,440 00

Bonds.	Par value.	Market value.
United States 4s, reg., 1907	$75,000 00	$82,500 00
" 4s, coupon, 1907	25,000 00	27,500 00
N. Hudson County (N. J.) Ry., 5s, first mort	100,000 00	104,000 00
United N. J. R. R. & Canal Co., 4s, first mort	100,000 00	112,000 00
Morris & Essex R. R., first consol. guar., 7s	88,000 00	123,640 00
Lehigh Valley Terminal Ry., 5s	110,000 00	124,300 00
Long Dock (Jersey City) consol., 7s	100,000 00	128,000 00
Newark Gas Co., 6s	50,000 00	62,500 00
	$648,000 00	$764,440 00

Cash on hand and in bank		35,888 68
Interest due and accrued on stocks not included in market value		8,971 66
Gross premiums in course of collection not more than three months due		44,747 94
All other property, viz.: rents due and accrued		1,992 85

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$488 52	
American Ins. Co's stock owned by the company (market value, $140,000.00)	70,000 00	
Total	$70,488 52	
Aggregate amount of all available assets		$2,603,799 29

LIABILITIES.

Net amount of unpaid losses		$51,404 35
Unearned premiums at 50 per cent. on fire risks under one year	$171,058 99	
Unearned premiums, *pro rata*, on fire risks running more than one year	312,014 83	
Amount of unearned premiums on all outstanding risks		483,073 82
Cash dividends unpaid		5,150 15
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $8,699.06; cash dividends to policy holders remaining unpaid, $2,041.00		10,740 06
Gross liabilities, except capital stock		$550,368 38
Surplus as regards policy holders		$2,053,430 91
Amount of capital stock paid up		600,000 00
Surplus over paid up capital		$1,453,430 91

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$662,071 86	
Deduct re-insurance, rebate and return premiums	139,253 90	
Net cash received for premiums during the year		$522,817 96
Interest on bonds and mortgages		76,641 78
Interest and dividends from all other sources		35,753 18
Income from all other sources		1,341 10
Received during the year, in cash		$636,554 02

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$227,607 29
Cash dividends paid	61,225 25
Commissions and brokerage	97,232 85
Salaries, fees and wages	50,176 34
State, national and local taxes	21,736 64
All other payments	31,265 59
Expenditures during the year, in cash	$489,243 96

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$105,714,667	$1,000,573 64
Written or renewed during the year	68,458,777	666,794 05
Total	$174,173,444	$1,667,367 69
Deduct those expired and marked off as terminated	67,216,248	668,601 96
In force at the end of the year	$106,957,196	$998,765 73
Deduct amount re-insured	3,967,065	39,897 05
Net amount in force December 31, 1895	$102,990,131	$958,868 68

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$85,400,800	$342,117 98
More than *one* and not more than *three* years to run	49,367,217	429,706 10
More than three years to run	18,222,114	187,044 60
Net amount in force December 31, 1895	$102,990,131	$958,868 68

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$9,328,359 50
Total losses paid from organization to date	3,820,258 96
Total losses incurred during the year	280,499 85
Total cash dividends declared since the company commenced business	2,042,360 26
Total dividends declared payable in stock from organization	600,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$6,248,010 00
Premiums received	59,598 83
Losses paid	21,295 07
Losses incurred	22,329 81
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	861,285 00

AMERICAN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Boston, Mass., No. 80 Kilby st.; commenced business June, 1818; commenced business in Illinois November 1, 1880.]

FRANCIS PEABODY, President. HENRY S. BEAN, Secretary.

ROCKWOOD W. HOSMER, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$300,000 00
Capital stock paid up in cash	300,000 00

ASSETS.

Market value of stocks and bonds owned by the company, viz.: $506,457 00

Stocks.	Par value.	Market value.
Old Boston National Bank	$23,000 00	$23,976 00
Columbian "	20,000 00	19,000 00
National Eagle "	4,500 00	3,600 00
Globe "	17,000 00	14,110 00
Hamilton "	14,200 00	14,910 00
New England "	6,200 00	9,610 00
Suffolk "	10,000 00	10,500 00
State "	15,200 00	16,416 00
National Union "	28,000 00	36,400 00
Merchants "	10,000 00	15,000 00
Tremont "	5,600 00	5,040 00
Washington "	6,900 00	7,245 00
Boston & Albany Railroad	57,800 00	118,490 00
Boston & Lowell "	6,500 00	13,260 00
Old Colony "	20,000 00	35,000 00
Merrimack Manufacturing Co.	8,000 00	9,200 00
Bonds.		
Chicago, Burlington & Quincy R. R. (D. E.) 4s, 1922	50,000 00	46,000 00
Eastern Railroad, (Stg) 6s, 1906	20,000 00	23,600 00
Chicago, Milwaukee & St. Paul R. R. (D. D.) 6s, 1920	25,000 00	29,500 00
Cin., Indianapolis, St. Louis & Chi. R. R., 4s, 1936	40,000 00	37,600 00
Massachusetts, 3½s, 1913	18,000 00	18,000 00
	$405,100 00	$506,457 00

Amount loaned on stocks and bonds as collateral		$15,000 00
Market value of collaterals	$20,000 00	
Cash on hand and in bank		23,875 18
Interest due and accrued on stocks not included in market value		2,504 51
Interest due and accrued on collateral loans		90 00
Gross premiums in course of collection not more than three months due		19,924 76

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$828 82	
Aggregate amount of all available assets		$567,851 45

LIABILITIES.

Net amount of unpaid losses		$23,765 09
Unearned premiums at 50 per cent on fire risks under one year	$101,611 31	
Unearned premiums, *pro rata*, on fire risks running more than one year	47,365 24	
Amount of unearned premiums on all outstanding risks		148,976 55
Cash dividends unpaid		45 00

Due and accrued for salaries and other miscellaneous expenses	$1,819 67
All other demands against the company, viz.: State, city, county, or other taxes and assessments, $21.58; commissions and other charges due and to become due to agents and brokers, $3,888.78; return premiums, $1,636.47; re-insurance, $1,676 56	6,723 29
Gross liabilities, except capital stock	$180,829 60
Surplus as regards policy holders	$387,021 85
Amount of capital stock paid up	300,000 00
Surplus over paid up capital	$87,021 85

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$290,570 72	
Deduct re-insurance, rebate and return premiums	53,712 72	
Net cash received for premiums during the year		$236,858 00
Interest and dividends from all other sources		21,801 51
Received during the year in cash		$258,659 51

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$124,551 45
Cash dividends paid	18,182 00
Commissions and brokerage	50,476 73
Salaries, fees and wages	24,266 41
State, national and local taxes	5,939 53
All other payments	10,725 88
Expenditures during the year in cash	$234,091 15

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$33,996,195	$393,905 48
Written or renewed during the year	25,416,386	282,517 36
Total	$59,412,581	$676,422 84
Deduct those expired and marked off as terminated	27,305,050	308,266 28
In force at the end of the year	$32,107,531	$368,156 56
Deduct amount re-insured	3,818,722	45,225 86
Net amount in force December 31, 1895	$28,288,809	$322,930 70

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$17,236,798	$203,222 62
More than *one* and not more than *three* years to run	4,532,221	50,661 55
More than three years to run	6,519,790	69,046 53
Net amount in force December 31, 1895	$28,288,809	$322,930 70

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$11,512,629 93
Total losses paid from organization to date	8,019,264 00
Total losses incurred during the year	122,388 72
Total cash dividends declared since the company commenced business	2,779,500 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$3,323,725 00
Premiums received	35,849 45
Losses paid	12,988 43
Losses incurred	17,120 96
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	685,050 00

AMERICAN CENTRAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at St. Louis, Mo.; commenced business February, 1853; commenced business in Illinois March 31, 1870.]

GEORGE T. CRAM, President. JOHN H. ADAMS, Secretary.

L. H. DAVIS, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$600,000 00
Capital stock paid up in cash	600,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$500,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		81,000 00
Total value of mortgaged premises	$307,500 00	
Market value of stocks and bonds owned by the company, viz.:		787,000 00

Bonds.	Par value.	Market value.
Commonwealth Realty Co., first mortgage, 6s	$100,000 00	$100,000 00
St. Louis Merchants' Bridge Co., 6s	75,000 00	78,000 00
Union Depot R. R. Co., first mortgage, 6s	50,000 00	54,000 00
St. Clair, Madison & St. Louis Belt R. R. Co., 5s	30,000 00	27,000 00
Laclede Gas Light Co., 5s	23,000 00	21,500 00
St. Louis, C. B. & Q. Ry., first mortgage, 6s	15,000 00	20,000 00
St. Louis County Park, 6s	15,000 00	18,000 00
Jerseyville, Ill., 5s	15,000 00	15,000 00
Missouri Electric L. & P. Co., first mortgage, 6s	12,000 00	12,000 00
Missouri Electric L. & P. Co., second mortgage, 6s	20,000 00	20,500 00
Norborne, Mo., School, 6s	8,000 00	8,000 00
School District No. 1, Cass county, Ill., 6s	10,000 00	10,000 00
DeSoto, Mo., City Funding, 6s	8,500 00	8,500 00
Stocks.		
National Bank of Commerce, St. Louis, 7s	180,000 00	261,000 00
Commercial Bank, St. Louis, 10s	25,000 00	66,000 00
Third National Bank, St. Louis, 6s	28,200 00	25,000 00
Mechanics' Bank, St. Louis, 7s	11,100 00	27,500 00
Boatmens' Bank, St. Louis, 7s	10,000 00	16,000 00
Laclede Gas Light Co	4,800 00	4,000 00
	$633,600 00	$787,000 00

Amount loaned on stocks and bonds as collateral		100,291 38
Market value of collaterals	$155,800 00	
Cash on hand and in bank		99,925 31
Gross premiums in course of collection not more than three months due		92,970 47
Total		$1,661,187 11
Less special deposits to secure liabilities in Oregon		50,000 00
Aggregate amount of all available assets		$1,611,187 11

LIABILITIES.

Net amount of unpaid losses		$134,000 00
Unearned premiums at 50 per cent. on fire risks under one year	$287,066 86	
Unearned premiums, *pro rata*, on fire risks running more than one year	374,933 15	
Amount of earned premiums on all outstanding risks		662,000 00
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		13,945 57
Total		$909,945 58
Less liabilities secured by special deposits: Unpaid losses, $8.50; unearned premiums, $2,846.44		2,849 94
Liabilities except capital stock		$807,095 64
Surplus as regards policy holders		$804,091 47
Amount of capital stock paid up		600,000 00
Surplus over paid up capital		$204,091 47

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$1,009,759 85	
Deduct re-insurance, rebate and return premiums	207,064 60	
Net cash received for premiums during the year		$802,695 25
Interest and dividends from all other sources		52,802 41
Income from all other sources		22,045 92
Received during the year in cash		$877,543 58

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$484,220 25
Cash dividends paid	60,000 00
Commissions and brokerage	128,183 97
Salaries, fees and wages	64,998 11
State, national and local taxes	16,828 20
All other payments	99,282 10
Expenditures during the year in cash	$848,664 63

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$103,358,241	$1,290,635 68
Written or renewed during the year	78,260,448	1,008,226 95
Total	$181,618,689	2,298,862 63
Deduct those expired and marked off as terminated	73,127,534	954,388 29
In force at the end of the year	$108,491,155	$1,344,474 34
Deduct amount re-insured	3,353,034	38,637 37
Net amount in force December 31, 1895	$105,138,121	$1,305,836 97

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$41,547,288	$574,133 72
More than *one* and not more than *three* years to run	40,980,085	451,811 73
More than three years to run	22,610,748	279,891 52
Net amount in force December 31, 1895	$105,138,121	$1,305,836 97

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$16,749,612 30
Total losses paid from organization to date	8,520,669 20
Total losses incurred during the year	506,436 21
Total cash dividends declared since the company commenced business	1,166,412 40
Total dividends declared payable in stock from organization	81,250 01

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$11,454,264 00
Premiums received	126,364 16
Losses paid	69,809 57
Losses incurred	76,717 69
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	1,178,197 00

AMERICAN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 308 and 310 Walnut street, Philadelphia, Pa.; commenced business March 12, 1810; commenced business in Illinois October 18, 1872.]

THOS. H. MONTGOMERY, President. RICHARD MARIS, Secretary and Treasurer.

THOS. S. CUNNINGHAM, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	500,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$255,014 31
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		1,086,254 13
Loans on bond and mortgage upon which more than one year's interest is due		15,000 00
Interest due and accrued on bond and mortgage loans		21,695 79
Total value of mortgaged premises	$2,271,671 00	
Market value of stocks and bonds owned by the company, viz:		789,068 65

Stocks and Bonds.	Par value.	Market value.
Philadelphia & Reading, Gen. Mort., 4s	$62,000 00	$46,500 00
Steubenville & Indiana R. R., 5s	21,000 00	28,520 00
Belt Road & Stock Yards, 6s	20,000 00	20,800 00
Chicago & Western Indiana R. R., 6s	14,000 00	15,791 00
North Penn. R. R., 7s	26,000 00	32,500 00
Virginia & Tennessee R. R., 5s	25,000 00	25,625 00
State of Georgia, 4½s	25,000 00	28,000 00
Delaware & Chesapeake R. R., 4s	5,000 00	4,483 00
Huntingdon & Broad Top Mountain R. R., (Ext.).	10,000 00	10,600 00
" " " Car T'st	10,000 00	10,066 66
Corning, Cowanesque & Antrim R. R.	7,000 00	7,000 00
Philadelphia & Reading R R., Imp.	25,000 00	26,000 00
Lehigh Valley R. R., Annuity, 6s	51,000 00	64,770 00
Mortgage Trust Co. of Penn., Debenture, 5s	25,000 00	25,104 16
Middlesex Banking Co., Debenture, 6s	25,000 00	25,125 00
Northern Central R. R., 6s	20,000 00	23,200 00
Northern Pacific & Montana, 6s	30,000 00	9,000 00
Penn. and New York Canal and R. R., 5s	50,000 00	54,000 00
City of Portland Water	50,000 00	57,500 00
Northwestern Guaranty Debenture	30,250 00	12,750 00
Wheeling & Lake Erie, Ext. Imp	15,000 00	14,562 50
Buffalo Street Railway	20,000 00	21,000 00
Hughesville Water	17,000 00	17,085 00
Pittsburgh, Cincinnati, Chicago & St. Louis, 4½s	30,000 00	31,500 00
Springfield Water	10,000 00	10,300 00
United Electric Securities	10,000 00	9,458 34
Terre Haute & Logansport R. R., 6s	25,000 00	26,250 00
Lehigh Valley Con. Mort., 4½s	25,000 00	25,250 00
Lehighton Water	4,000 00	4,100 00
Camden & Atlantic R. R, 6s	15,000 00	17,100 00
Pittsburgh, Charties & Youghiogheny R. R., 4s	10,000 00	10,000 00
Omaha Loan & Trust Co., Debentures	10,000 00	10,100 00
Norfolk & Western Car Trust	12,000 00	9,600 00
Ashtabula & Pittsburgh R. R., 6s	15,000 00	17,100 00
Seaford & Roanoke R. R.	20,000 00	21,000 00
Berwin Water Co	10,000 00	10,166 66
Second Avenue Traction Co., Pittsburgh	11,000 00	11,320 83
20 Shares Philadelphia Bourse Stock	1,000 00	800 00
18 Shares Philadelphia & Lancaster Turnpike Co.	180 00	40 50
	$791,430 00	$789,068 65

Amount loaned on stocks and bonds as collateral		$55,200 00
Market value of collaterals	$67,724 12	
Cash on hand and in bank		86,936 59
Interest due and accrued on collateral loans		524 90
Gross premiums in course of collection not more than three months due		91,616 51
All other property, viz.: Rents due and accrued, $1,105.65; ground rents, $6,320.00		7,425 65
Total		$2,408,736 53
Less special deposits to secure liabilities in Oregon		57,500 00
ITEMS NOT ADMITTED AS ASSETS, VIZ.:		
American Fire Insurance Co. Stock	$848 00	
Aggregate amount of all available assets		$2,351,236 53

LIABILITIES.

Net amount of unpaid losses		$170,284 11
Unearned premiums at 50 per cent. on fire risks under one year	$478,609 54	
Unearned premiums, *pro rata*, on fire risks running more than one year	374,248 41	
Amount of unearned premiums on all outstanding risks		852,857 95
Amount reclaimable on perpetual fire insurance policies		563,682 17
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		18,742 41
Total		$1,600,466 64
Less liabilities secured by special deposits unpaid losses, $12,494.37; unearned premiums, $10,494 37		22,988 74
Liabilities, except capital stock		$1,577,477 90
Surplus as regards policy holders		$773,758 63
Amount of capital stock paid up		500,000 00
Surplus over paid up capital		$273,758 63

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$1,452,102 64	
Deduct re-insurance, rebate and return premiums	267,938 57	
Net cash received for premiums during the year		$1,184,164 07
Interest on bonds and mortgages		59,485 06
Interest and dividends from all other sources		41,077 66
Income from all other sources		14,113 97
Deposit premiums received on perpetual fire risks	$19,493 28	
Received during the year in cash		$1,298,84

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$826,672 70
Cash dividends paid		27,500 00
Commissions and brokerage		213,185 64
Salaries, fees and wages		103,750 00
State, national and local taxes		32,093 97
All other payments		100,993 06
Deposit premiums returned on perpetual fire risks	$14,300 36	
Expenditures during the year in cash		$1,304,195 37

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$164,551,360	$2,105,493 25
Written or renewed during the year	114,799,046	1,460,028 76
Total	$279,350,406	$3,565,522 01
Deduct those expired and marked off as terminated	126,392,100	1,637,226 67
In force at the end of the year	$152,958,306	$1,928,295 34
Deduct amount re-insured	6,389,409	80,859 15
Net amount in force December 31, 1895	$146,568,897	$1,847,436 19

RECAPITULATION.

In force having from date of policy not more than *one* year to run...	$75,080,089	$1,088,078 28
More than *one* and not more than *three* years to run.....	45,901,797	496,781 18
More than three years to run.....	31,976,470	893,435 98
Net amount in force December 31, 1895.....	$152,958,306	$1,928,295 34

PERPETUAL RISKS.

Perpetual risks in force December 31, 1894.....	$23,024,974	$610,472 20
Perpetual risks written during the year.....	611,300	19,493 28
Total.....	$23,636,274	$629,965 48
Deduct those marked off as cancelled.....	459,670	14,300 36
In force December 31, 1895.....	$23,176,604	$615,665 12

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	$29,779,165 83
Total losses paid from organization to date.....	17,939,215 82
Total losses incurred during the year.....	790,514 50
Total cash dividends declared since the company commenced business.....	2,698,935 50

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	$8,242,646 00
Premiums received.....	89,557 04
Losses paid.....	68,668 42
Losses incurred.....	71,328 53
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan.....	1,440,265 00

AMERICAN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 146 Broadway, New York, N.Y.; commenced business May 1, 1857; commenced business in Illinois August 9, 1895.]

F. W. DOWNER, President. HENRY DAYTON, Secretary.

JAMES H. MOORE, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized.....	$400,000 00
Capital stock paid up in cash.....	392,150 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....		$14,500 00
Interest due and accrued on bond and mortgage loans.....		120 83
Total value of mortgaged premises.....	$36,000 00	
Market value of stocks and bonds owned by the company, viz.:.....		603,661 00

Bonds.	Par value.	Market value.
United States 4s Registered.....	$200,000 00	$220,000 00
United States 5s Coupon.....	100,000 00	113,000 00
Lake Gas Company's (Chicago).....	30,000 00	28,500 00
St. Louis and Iron Mountain Railroad Co.'s 5s....	10,000 00	7,850 00
City of Brooklyn, 3½s.....	100,000 00	103,000 00

Stocks.			
Baltimore and Ohio Railroad Company	$50,000 00	$19,500 00	
Merchants' National Bank	5,000 00	6,600 00	
Phœnix National Bank	4,000 00	4,280 00	
American Exchange National Bank	9,000 00	15,300 00	
Bank of New Amsterdam	20,200 00	35,956 00	
Western Union Telegraph Company	30,000 00	25,725 00	
Chicago and Northwestern Railway Company	20,000 00	19,750 00	
United States Mortgage Company	2,000 00	4,200 00	
	$580,200 00	$603,661 00	
Cash on hand and in bank			$146,172 66
Interest due and accrued on stocks not included in market value			250 00
Gross premiums in course of collection not more than three months due			98,261 76
All other property, viz.: Due for re-insurance on losses paid, $6,981.71; return premiums, $9,155.94			16,137 65
ITEMS NOT ADMITTED AS ASSETS, VIZ.:			
Premiums unpaid on policies which have been issued more than three months	$204 80		
Aggregate amount of all available assets			$879,103 90

LIABILITIES.

Net amount of unpaid losses		$87,653 13
Unearned premiums at 50 per cent. on fire risks under one year	$162,905 10	
Unearned premiums, *pro rata*, on fire risks running more than one year	29,728 53	
Amount of unearned premiums on all outstanding risks		192,633 63
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed		2,133 00
Interest due and declared remaining unpaid or uncalled for		7,431 14
Due and accrued for salaries and other miscellaneous expenses		6,559 01
All other demands against the company, viz.: State, city, county, or other taxes and assessments, $30.93; commissions and other charges due and to become due to agents and brokers, $16,330.95; return premiums, $9,297.10		25,658 98
Gross liabilities except capital stock		$322,068 89
Surplus as regards policy holders		$557,035 01
Amount of capital stock paid up		392,150 00
Surplus over paid up capital		$164,885 01
Special reserve fund held under New York law*	$200,000 00	

* [NOTE—This fund is set apart to provide capital for continuing the business of the company in case of disastrous conflagration and is deposited with the New York Insurance Department and is not available for payment of current ordinary losses.—See New York Laws, sections 130-131-132.—Impairment of capital in consequence of holding such reserve fund as special guaranty, $35,114 99.]

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$1,260,631 91	
Deduct re-insurance, rebate and return premiums	911,158 49	
Net cash received for premiums during the year		$349,473 42
Interest on bonds and mortgages		1,136 00
Interest and dividends from all other sources		33,041 21
Received for calls on capital stock	$192,150 00	
Received for surplus paid on issue of new stock at premium of 50 per cent	96,075 00	
Received during the year, in cash		$383,650 63

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$636,110 01
Cash dividends paid	20,000 00
Scrip or certificates of profits redeemed in cash, $5.00; interest paid to scrip holders, $152.98	157 98
Commissions and brokerage	198,671 78
Salaries, fees and wages	72,708 95
State, national and local taxes	25,552 77
All other payments	114,217 42
Expenditures during the year, in cash	$1,067,418 91

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$172,689,795	$1,988,941 81
Written or renewed during the year	110,087,641	1,144,258 80
Total	$282,777,436	$3,133,200 61
Deduct those expired and marked off as terminated	154,764,184	1,756,968 33
In force at the end of the year	$128,013,252	$1,376,232 28
Deduct amount re-insured	94,913,060	1,014,370 08
Net amount in force December 31, 1895	$33,100,192	$361,862 20

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$28,317,963	$325,810 21
More than *one* and not more than *three* years to run	4,680,465	35,322 21
More than three years to run	101,744	729 78
Net amount in force December 31, 1895	$33,100,192	$361,862 20

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$13,008,145 93
Total losses paid from organization to date	7,279,199 41
Total losses incurred during the year	456,684 08
Total cash dividends declared since the company commenced business	1,456,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$4,747,163 00
Premiums received	63,492 85
Losses paid	44,381 34
Losses incurred	36,989 90
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	778,569 00

ARMENIA INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 65 Fourth Ave., Pittsburg, Penn.; commenced business May 15, 1872; commenced business in Illinois February 22, 1881.]

J. G. WAINWRIGHT, President. W. D. McGILL, Secretary.

R. J. O. HUNTER, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	250,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$46,797 17
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		227,580 31
Loans on bond and mortgage upon which more than one year's interest is due		14,950 00
Interest due and accrued on bond and mortgage loans		5,493 81
Total value of mortgaged premises	$949,250 00	
Market value of stocks and bonds owned by the company, viz.:		24,950 00

Stocks and Bonds.	Par value.	Market value.	
Westinghouse Machine Company	$10,000 00	$10,000 00	
Birmingham Knoxville & Allentown Traction Co.	15,000 00	13,950 00	
Denver Loan and Safe Deposit Co	1,000 00	1,000 00	
	$26,000 00	$24,950 00	
Amount loaned on stocks and bonds as collateral			$8,600 00
Market value of collaterals		$14,900 00	
Cash on hand and in bank			7,666 11
Interest due and accrued on stocks not included in market value			350 00
Interest due and accrued on collateral loans			15 00
Gross premiums in course of collection not more than three months due			25,097 85
All other property, viz.: Rents due and accrued			489 17
ITEMS NOT ADMITTED AS ASSETS.			
Bad and doubtful debts and securities		$5,000 00	
Aggregate amount of all available assets			$361,988 92

LIABILITIES.

Net amount of unpaid losses		$15,967 28
Unearned premiums at 50 per cent. on fire risks under one year	$47,969 98	
Unearned premiums, *pro rata*, on fire risks running more than one year	36,353 48	
Amount of unearned premiums on all outstanding risks		84,323 46
Cash dividends unpaid		534 00
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		5,019 47
Gross liabilities, except capital stock		$105,844 21
Surplus as regards policy holders		$256,144 71
Amount of capital stock paid up		250,000 00
Surplus over paid up capital		$6,144 71

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$130,701 57	
Deduct re-insurance, rebate and return premiums	19,309 21	
Net cash received for premiums during the year		$111,392 36
Interest on bonds and mortgages		12,662 12
Interest and dividends from all other sources		1,500 00
Income from all other sources		3,175 42
Received during the year in cash		$128,729 90

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$54,881 65
Cash dividends paid	222 00
Commissions and brokerage	31,789 69
Salaries. fees and wages	5,600 00
State, national and local taxes	3,140 08
All other payments	9,208 68
Expenditures during the year in cash	$104,842 05

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$9,467,732	$121,278 11
Written or renewed during the year	12,224,902	143,504 32
Total	$21,692,634	$264,782 43
Deduct those expired and marked off as terminated,	8,878,728	100,055 69
In force at the end of the year	$12,813,906	$164,726 74
Deduct amount re-insured	322,688	4,702 85
Net amount in force December 31, 1895	$12,491,218	$160,023 89
RECAPITULATION.		
In force having from date of policy not more than *one* year to run	$7,156,841	$95,939 97
More than *one* and not more than *three* years to run	5,657,065	68,786 77
Net amount in force December 31, 1895	$12,813,906	$164,726 74

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$1,852,103 00
Total losses paid from organization to date	691,407 24
Total losses incurred during the year	58,089 70
Total cash dividends declared since the company commenced business	337,500 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,339,720 67
Premiums received	12,874 86
Lossess paid	9,897 80
Losses incurred	16,770 28
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	334,050 00

ASSURANCE LLOYDS OF AMERICA.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 27-29 Pine street, New York, N. Y.; commenced business December 20, 1893; commenced business in Illinois April 18, 1895.]

R. C. RATHBONE & SON, General Managers and Attorneys.

JAMES W. NYE, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$930,000 00
Capital stock paid up in cash	310,000 00

ASSETS.

Market value of bonds owned by the company, viz.:			$462,966 50
Bonds.	Par value.	Market value.	
United States registered	$400,000 00	$462,966 50	
Cash on hand and in bank			139,916 12
Interest due and accrued on stocks not included in market value			3,333 33
Gross premiums in course of collection not more than three months due			58,616 26
Aggregate amount of all available assets			$664,832 21

LIABILITIES.

Net amount of unpaid losses		$9,459 28
Unearned premiums at 50 per cent on fire risks under one year	$130,330 84	
Reinsurance in Lloyds	12,248 69	
Amount of unearned premiums on all outstanding risks		142,579 53
Guarantee fund—retired subscribers		45,458 70
All other demands against the company, viz.: Re-insurance, $2,783.35; commissions and other charges due and to become due to agents and brokers, $11,060.72; return premiums, $255.77		14,099 84
Gross liabilities, except capital stock		$211.597 85
Surplus as regards policy holders		$453,234 86
Amount of capital stock paid up		310,000 00
Surplus over paid up capital		$143.234 86

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$392,870 54	
Deduct re-insurance, rebate and return premiums	88,576 36	
Net cash received for premiums during the year		$304,294 18
Interest and dividends from all other sources		16,881 13
Income from all other sources		8,328 98
Received for calls on increased capital	$10,000 00	
Received during the year in cash		$324,504 29

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$67,010 84
Cash dividends paid	28,233 80
Commissions and brokerage	74,532 65
All other payments	7,979 34
Expenditures during the year in cash	$177,756 63

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$13,177,800	$209,020 87
Written or renewed during the year	30,575,111	405,753 25
Total	$43,752,911	$614,774 12
Deduct those expired and marked off as terminated	14,444,391	327,159 20
In force at the end of the year	$29,308,520	$287,614 92
Deduct amount re-insured	3,120,870	26,953 25
Net amount in force December 31, 1895	$26,187,650	$260,661 67

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$26,187,650	$260,661 67
Net amount in force December 31, 1895	$26,187,650	$260,661 67

GENERAL INTERROGATORIES.

Total premiums under present management of association to date	$624,998 30
Total losses paid under present management to date	146,922 45
Total losses incurred during the year	72,757 26
Total cash dividends declared since the association commenced business	28,233 80

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,739,468 93
Premiums received	23,283 44
Losses paid	8,902 81
Losses incurred	9,368 32
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	583,050 00

ATLANTA HOME INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895

[Located at Atlanta, Ga., 15 So. Broad st.; commenced business November, 1882; commenced business in Illinois June 1, 1891.]

ROBERT J. LOWRY, President. JOEL HURT, Secretary.

ALLEN W. PECK, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	500,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$78,680 32
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		244,307 00
Loans on bond and mortgage upon which more than one year's interest is due (of which $750.00 is in process of foreclosure)		12,750 00
Interest due and accrued on bond and mortgage loans		10,676 25
Total value of mortgaged premises	$600,800 00	
Market value of stocks and bonds owned by the company, viz.:		213,638 95

Stocks and Bonds.	Par value.	Market value.
Fairburn, Ga., school bonds, 8s	$3,105 00	$3,105 00
Georgia R. R. and Banking Co., 6s	1,000 00	1,130 00
Atlanta, Ga., Chamber of Commerce, 7s	1,250 00	1,250 00
Piedmont Exposition Co., (Atlanta, Ga.), 7s	1,500 00	1,500 00
City of Atlanta, Ga., 8s	3,000 00	3,480 00
" " 8s	1,500 00	1,530 00
" " 7s	2,000 00	2,120 00
" " 7s	2,000 00	2,260 00
" " 7s	3,000 00	3,420 00
" " 6s	1,500 00	1,710 00
State of Georgia, 3½s	25,000 00	25,250 00
City of Brooklyn, N. Y., 3s	25,000 00	25,000 00
Atlanta, (Ga.), Cons. St. Ry. Co., first mort., 5s	9,000 00	7,200 00
Atlanta & West Point R. R., debenture, 6s	8,500 00	8,500 00
Fulton Co., State of Ga., 7s	13,553 95	13,553 95
National Exchange Bank of Augusta, Ga	1,100 00	880 00
The Lowry Banking Co. of Atlanta, Ga	30,000 00	36,000 00
Carrollton Bank of Carrollton, Ga	1,000 00	1,000 00
Bank of Monroe of Monroe, Ga	4,000 00	4,000 00
Clarke Banking Co. of Covington, Ga.	2,000 00	2,000 00
Bank of Social Circle of Social Circle, Ga.	5,000 00	5,000 00
East Atlanta Land Co. of Atlanta, Ga	51,000 00	63,750 00
	$195,008 95	$213,638 95

Amount loaned on stocks and bonds as collateral		122,698 67
Market value of collaterals	$227,840 00	
Cash on hand and in bank		12,618 93
Interest due and accrued on stocks not included in market value		2,151 45
Interest due and accrued on collateral loans		4,202 68
Gross premiums in course of collection not more than three months due		27,884 80
Total		$785,609 05
Less special deposits to secure liabilities in New York		25,000 00

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Bad and doubtful debts and securities	$918 00	
Office furniture and stationery	4,267 49	
Total	$5,185 49	
Aggregate amount of all available assets		$710,609 05

LIABILITIES

Net amount of unpaid losses		$19,286 74
Unearned premiums at 50 per cent. on fire risks under one year	$56,836 93	
Unearned premiums, *pro rata*, on fire risks running more than one year	47,608 65	
Amount of unearned premiums on all outstanding risks		104,445 58
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $3,942.26; unpaid bills, $305.13		4,247 89
Total		$127,979 71
Less liabilities secured by special deposits unpaid losses, $5,808.62; unearned premiums, $10,579.18		16,387 75
Liabilities, except capital stock		$111,591 96
Surplus as regards policy holders		$599,017 09
Amount of capital stock paid up		500,000 00
Surplus over paid up capital		$99,017 09

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$192,125 40	
Deduct re-insurance, rebate and return premiums	48,898 24	
Net cash received for premiums during the year		$143,227 16
Interest and dividends from all other sources		37,960 03
Income from all other sources		2,674 82
Received during the year, in cash		$183,862 01

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$101,715 68
Cash dividends paid	40,000 00
Commissions and brokerage	23,136 99
Salaries, fees and wages	14,170 96
State, national and local taxes	5,676 50
All other payments	10,992 59
Expenditures during the year, in cash	$195,692 72

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$16,616,694	$263,188 66
Written or renewed during the year	14,738,024	190,775 48
Total	$31,354,718	$453,964 14
Deduct those expired and marked off as terminated	15,863,400	221,032 28
In force at the end of the year	$15,491,318	$232,931 86
Deduct amount re-insured	1,128,487	16,887 14
Net amount in force December 31, 1895	$14,362,831	$216,044 72

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$8,899,831	$113,673 87
More than *one* and not more than *three* years to run	2,256,072	51,879 04
More than three years to run	2,206,928	50,491 81
Net amount in force December 31, 1895	$14,362,831	$216,044 72

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$1,368,674 67
Total losses paid from organization to date	599,782 86
Total losses incurred during the year	89,861 70
Total cash dividends declared since the company commenced business	255,796 64
Total dividends declared payable in stock from organization	130,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,269,882 00
Premiums received	17,696 08
Losses paid	8,484 65
Losses incurred	12,850 51
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	434,350 00

BROADWAY INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at New York, N. Y., No. 68 William st.; commenced business December, 1849; commenced business in Illinois April 23, 1869.]

E. B. MAGNUS, President. GEORGE. W. JONES, Secretary.

FRED S. JAMES, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Market value of stock and bonds owned by the company, viz.:			$363,200 00
Bonds.	**Par value.**	**Market value.**	
New York City, 3s, gold, 1925	$200,000 00	$205,000 00	
Stocks.			
Morris & Essex R. R	10,000 00	16,700 00	
N. Y. L. & W. R. R	50,000 00	58,000 00	
Chicago & Northwestern R. R	35,000 00	36,400 00	
Illinois Central R. R	20,000 00	20,000 00	
Brooklyn City R. R	10,000 00	17,500 00	
Edison Electric Illuminating Co., N. Y	10,000 00	9,600 00	
	$335,000 00	$363,200 00	
Cash on hand and in bank			8,634 62
Interest due and accrued on stocks not included in market value			5,516 66
Gross premiums in course of collection not more than three months due			47,105 78
All other property, viz.: Due for re-insurance on losses paid			1,953 78
Aggregate amount of all available assets			$426,410 84

LIABILITIES.

Net amount of unpaid losses		$25,454 29
Unearned premiums at 50 per cent. on fire risks under one year	$114,796 60	
Unearned premiums, *pro rata*, on fire risks running more than one year	30,067 40	
Amount of unearned premiums on all outstanding risks		144,864 00
Due and to become due for borrowed money		5,000 00
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		7,520 00
Gross liabilities, except capital stock		$182,838 29
Surplus as regards policy holders		$243,572 55
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$43,572 55

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$293,439 42	
Deduct re-insurance, rebate and return premiums	48,218 06	
Net cash received for premiums during the year		$245,221 36
Interest and dividends from all other sources		17,215 78
Income from all other sources: Borrowed money		5,000 00
Received during the year in cash		$267,437 09

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$155,542 68
Cash dividends paid	20,000 00
Commissions and brokerage	59,585 82
Salaries, fees and wages	18,110 64
State, national and local taxes	4,420 63
All other payments	24,717 46
Expenditures during the year in cash	$282,327 23

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$39,208,534	$312,533 65
Written or renewed during the year	26,735,320	297,927 42
Total	$65,943,854	$610,461 07
Deduct those expired and marked off as terminated	28,675,588	293,516 64
In force at the end of the year	$37,268,266	$316,944 43
Deduct amount re-insured	1,436,594	8,813 49
Net amount in force December 31, 1895	$35,831,672	$308,130 94

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$22,464,765	$229,598 21
More than *one* and not more than *three* years to run	12,830,633	72,865 15
More than three years to run	536,274	5,672 58
Net amount in force December 31, 1895	$35,831,672	$308,130 94

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$3,194,171 61
Total losses paid from organization to date	1,282,385 99
Total losses incurred during the year	158,000 00
Total cash dividends declared since the company commenced business	1,328,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,423,861 00
Premiums received	20,339 38
Losses paid	19,661 63
Losses incurred	25,624 51
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	480,041 00

BUFFALO GERMAN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Buffalo, N. Y., Nos. 447-9 Main st.; commenced business February 16, 1867; commenced business in Illinois April 19, 1878.]

PHILIP BECKER, President. OLIVER J. EGGERT, Secretary.

ISAAC J. LEWIS, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$302,112 72
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		528,360 00
Loans on bond and mortgage upon which more than one year's interest is due (of which all is in process of foreclosure)		18,000 00
Interest due and accrued on bond and mortgage loans		5,162 95
Total value of mortgaged premises	$1,476,300 00	
Market value of stocks and bonds owned by the company, viz.:		609,379 48

Stocks and Bonds.	Par value.	Market value.
City of Buffalo, N. Y.	$522,000 00	$522,000 00
Buffalo & Southwestern R. R. Co., 1st mortgage	36,250 00	36,250 00
Tonawanda Gas Co., Tonawanda, N. Y.	33,000 00	33,000 00
City of Buffalo, N. Y., warrants	18,129 48	18,129 48
	$609,379 48	$609,379 48

Amount loaned on stocks and bonds as collateral		153,200 00
Market value of collaterals	$218,720 00	
Cash on hand and in bank		108,859 01
Interest due and accrued on stocks not included in market value		3,211 25
Interest due and accrued on collateral loans		300 00
Gross premiums in course of collection not more than three months due		44,962 37
Bills receivable, not matured, taken for fire, marine and inland risks		2,945 20
All other property, viz.: Rents due and accrued		1,918 75
Aggregate amount of all available assets		$1,778,411 73

LIABILITIES.

Net amount of unpaid losses		$23,785 68
Unearned premiums at 50 per cent. on fire risks under one year	$144,019 62	
Unearned premiums, *pro rata*, on fire risks running more than one year	209,580 37	
Amount of unearned premiums on all outstanding risks		353,599 99
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		8,601 00
Gross liabilities, except capital stock		$385,986 67
Surplus as regards policy holders		$1,392,425 06
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$1,192,425 06
Special reserve fund held under New York law*	$200,000 00	

* [NOTE.—This fund is set apart to provide capital for continuing the business of the company in case of disastrous conflagration, and is deposited with the New York Insurance Department, and is not available for payment of current ordinary losses.—See New York Laws, sections 130, 131 and 132.]

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$497,278 41	
Deduct re-insurance, rebate and return premiums	76,792 59	
Net cash received for premiums during the year		$420,485 82
Interest on bonds and mortgages		32,402 28
Interest and dividends from all other sources		27,853 45
Income from all other sources		22,661 51
Received during the year in cash		$503,403 06

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$209,079 06
Cash dividends paid	50,000 00
Commissions and brokerage	87,195 15
Salaries, fees and wages	23,524 27
State, national and local taxes	8,266 89
All other payments	32,463 18
Expenditures during the year in cash	$415,528 55

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$67,492,712	$739,553 47
Written or renewed during the year	42,287,586	489,348 54
Total	$109,780,298	$1,228,902 01
Deduct those expired and marked off as terminated	44,518,992	515,059 10
In force at the end of the year	$65,211,306	$713,842 91
Deduct amount re-insured	1,221,120	12,032 83
Net amount in force December 31, 1895	$63,990,186	$701,810 08

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$28,414,609	$288,039 24
More than *one* and not more than *three* years to run	32,843,713	319,578 51
More than three years to run	7,731,864	94,192 33
Net amount in force December 31, 1895	$63,990,186	$701,810 08

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$8,200,072 90
Total losses paid from organization to date	4,221,411 88
Total losses incurred during the year	206,050 18
Total cash dividends declared since the company commenced business	875,925 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$3,715,457 00
Premiums received	39,627 48
Losses paid	20,119 97
Losses incurred	26,842 60
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	632,975 00

CAPITAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at cor. Main and Depot sts, United Bank bldg., Concord, N. H.; commenced business March 19, 1886; commenced business in Illinois December 21, 1891.]

LYMAN JACKMAN. President. CHARLES L. JACKMAN, Secretary.

R. S. CRITCHELL, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$100,887 03
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		57,985 00
Interest due and accrued on bond and mortgage loans		612 08
Total value of mortgaged premises	$151,150 00	
Market value of stocks and bonds owned by the company, viz.:		170,400 00

Bonds.	Par value.	Market value.
City of Portsmouth, N. H., 4s	$40,000 00	$42,400 00
City of Dover, N. H., 4s	26,000 00	27,560 00
City of Concord, N. H., 4s	25,000 00	26,500 00
New Hampshire Trust Co', Manchester, N. H., 4s	9,000 00	7,200 00
Iowa Loan & Trust Co., Des Moines, Iowa, 5s	5,000 00	5,000 00
Muscatine Mortgage & Trust Co., Muscatine, Ia., 6s	4,250 00	4,250 00
City Water Co., Merrill, Wis., 6s	5,000 00	5,000 00
Clinton, Iowa, Water Works, 6s	5,000 00	5,000 00
Windsor Land & Invest. Co., Denver, Col., 6s	5,000 00	5,000 00
Spokane & Palouse R. R. Co, Spokane, W., 5s	5,000 00	5,000 00
Central Loan & Debenture Co., Kansas City, Mo., 6s	4,000 00	4,000 00
Winfield Water Co, Winfield, Kan., 4s	3,000 00	3,000 00
Johnson Loan & Trust Co., Arkansas City, Kan., 6s	1,905 00	1,905 00
Grand Forks, Dakota, Gas & Electric Co., 6s	2,500 00	2,500 00
Davidson Investment Co., Wichita, Kan., 7s	2,000 00	500 00
Wichita, Kan., Water Co., 6s	2,000 00	2,000 00
Metropolitan West End R. R. Co., 5s	2,000 00	2,000 00
Nebraska Loan & Trust Co., Hastings, Neb., 6s	1,000 00	1,000 00
City of Kingman, Kan., Water Co., 6s	1,000 00	1,000 00
Town of Montrose, Col., 4s	800 00	800 00
Denver Consolidated Electric Co., 6s	1,000 00	1,000 00
Stocks.		
C. & M. R. R, Class 4	6,000 00	10,320 00
Page Belting Co., preferred, Concord, N. H	2,500 00	1,875 00
Prescott Piano Co., preferred, Concord, N. H	2,500 00	2,500 00
Amoskeag Manufacturing Co., Manchester, N. H.	1,000 00	1,750 00
Nashua Manufacturing Co., Nashua, N. H.	1,000 00	1,140 00
West Side Construction Co	200 00	200 00
	$163,655 00	$170,400 00

Cash on hand and in bank	38,746 41
Interest due and accrued on stocks not included in market value	931 67
Gross premiums in course of collection not more than three months due	51,217 35
All other property, viz: Rents due and accrued, $663.25; due for re-insurance on losses paid, $1,989.29	2,652 54
Aggregate amount of all available assets	$423,882 08

LIABILITIES.

Net amount of unpaid losses		$28,421 27
Unearned premiums at 50 per cent. on fire risks under one year	$96,504 99	
Unearned premiums, *pro rata*, on fire risks running more than one year	39,408 25	
Amount of unearned premiums on all outstanding risks		135,913 24
Due and accrued for salaries and other miscellaneous expenses		6,236 66
Due and to become due for borrowed money		24,000 00
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, $6.841.44; return premiums, $4,367,97; re-insurance, $551.61; expense, $157.51		11,918 53
Gross liabilities, except capital stock		$206,489 70
Surplus as regards policy holders		216,392 38
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$16,392 38

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$347,924 21	
Deduct re-insurance, rebate and return premiums	142,135 18	
Net cash received for premiums during the year		$205,789 03
Interest on bonds and mortgage		3,729 92
Interest and dividends from all other sources		7,328 89
Income from all other sources		6,014 46
Received during the year in cash		$222,862 30

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$106,081 91
Cash dividends paid	8,000 00
Commissions and brokerage	52,787 88
Salaries, fees and wages	6,374 72
State, national and local taxes	4,396 68
All other payments	8,246 44
Expenditures during the year in cash	$185,887 13

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$23,625,127	$328,785 87
Written or renewed during the year	20,853,196	299,778 56
Total	$44,478,323	$623,518 93
Deduct those expired and marked off as terminated	21,787,628	317,863 12
In force at the end of the year	$22,690,695	$305,650 81
Deduct amount re-insured	2,820,551	40,355 53
Net amount in force December 31, 1895	$19,870,144	$265,295 28

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$14,015,471	$193,009 97
More than *one* and not more than *three* years to run	3,002,827	40,817 13
More than three years to run	2,851,846	31,468 18
Net amount in force December 31, 1895	$19,870,144	$265,295 28

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$1,553,155 00
Total losses paid from organization to date	499,890 91
Total losses incurred during the year	123,284 28
Total cash dividends declared since the company commenced business	61,614 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,537,329 00
Premiums received	17,994 79
Losses paid	9,721 35
Losses incurred	13,029 06
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	370,785 00

CITIZENS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 156 Broadway, New York, N. Y.; commenced business April, 1887; commenced business in Illinois January 27, 1860.]

EDWARD A. WALTON, President. FRANK M. PARKER, Secretary.

DAVID S. MUNGER, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$2,500,000 00
Capital stock paid up in cash	300,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$100,300 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		21,300 00
Interest due and accrued on bond and mortgage loans		106 50
Total value of mortgaged premises	$61,500 00	
Market value of stock and bonds owned by the company, viz.:		427,850 00

Stocks and Bonds.	Par value.	Market value.
United States registered, 4s	$150,000 00	$166,500 00
National Bank of Commerce	10,000 00	20,700 00
National Citizens' Bank	30,000 00	42,000 00
National Bank of the Republic	5,000 00	8,000 00
Consolidated Gas Co	20,000 00	29,600 00
Union Trust Co	10,000 00	78,500 00
Oregon Short Line & Utah Northern R. R	2,000 00	1,100 00
Lake Shore & Michigan Southern R. R	50,000 00	58,000 00
New York, Chicago & St. Louis R. R	10,000 00	10,250 00
Cleveland, Cin., Chicago & St. Louis R. R	20,000 00	7,200 00
" " " " " pref. R. R	10,000 00	9,200 00
Union Pacific R. R. Co	20,000 00	800 00
Underwriters' Salvage Co	1,250 00	1,000 00
	$338,250 00	$427,850 00

Amount loaned on stocks and bonds as collateral		47,600 00
Market value of collaterals	$59,820 00	
Cash on hand and in bank		72,646 83
Interest due and accrued on stocks not included in market value		4,750 00
Interest due and accrued on collateral loans		46 67
Gross premiums in course of collection not more than three months due		120,665 69
All other property, viz.: Rents due and accrued, $1,600.00; due for re-insurance on losses paid, $6,452.11		8,052 11
Total		$803,317 80
Less special deposits to secure liabilities in Georgia		27,750 00

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$1,742 05	
Aggregate amount of all available assets		$775,567 80

LIABILITIES.

Net amount of unpaid losses		$40,196 06
Unearned premiums at 50 per cent. on fire risks under one year	$179,028 89	
Unearned premiums, *pro rata*, on fire risks running more than one year	128,782 41	
Amount of unearned premiums on all outstanding risks		291,329 20
Cash dividends unpaid		1,163 60
Due and accrued for salaries and other miscellaneous expenses		900 00
Due and to become due for borrowed money		50,000 00
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $14,792.89; return premiums, $60.00; re-insurance, $446.80		15,839 19
Total		$399,428 05
Less liabilities secured by special deposits, unpaid losses		630 17
Liabilities, except capital stock		$398,797 88
Surplus as regards policy holders		$376,769 92
Amount of capital stock paid up		300,000 00
Surplus over paid up capital		$76,769 92

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$634,124 44	
Deduct re-insurance, rebate and return premiums	93,192 20	
Net cash received for premiums during the year		$540,932 24
Interest on bonds and mortgages		2,704 67
Interest and dividends from all other sources		20,042 13
Income from all other sources		6,394 67
Received during the year in cash		$570,073 71

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$277,710 82
Cash dividends paid	24,205 90
Interest paid on borrowed money	1,660 37
Scrip or certificates of profits redeemed in cash	40,000 00
Commissions and brokerage	114,166 21
Salaries, fees and wages	46,904 73
State, national and local taxes	8,774 62
All other payments	39,686 46
Expenditures during the year in cash	$558,109 11

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$77,133,783	$600,866 07
Written or renewed during the year	72,776,467	626,772 55
Total	$149,910,250	$1,227,638 62
Deduct those expired and marked off as terminated	73,559,874	614,775 46
In force at the end of the year	$76,350,376	$612,863 16
Deduct amount re-insured	4,273,825	32,964 19
Net amount in force December 31, 1895	$72,076,551	$579,898 97

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$33,897,040	$358,057 79
More than *one* and not more than *three* years to run	40,622,844	237,716 26
More than three years to run	1,830,492	17,089 11
Net amount in force December 31, 1895	$76,350,376	$612,863 16

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$14,872,889 82
Total losses paid from organization to date	7,948,257 55
Total losses incurred during the year	292,139 90
Total cash dividends declared since the company commenced business	1,974,462 05

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$3,253,338 49
Premiums received	34,061 58
Losses paid	11,440 26
Losses incurred	20,619 77
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	922,750 00

CITIZENS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 102 Fourth Avenue, Pittsburg, Pa; commenced business March, 1850; commenced business in Illinois February 4, 1882]

J. R SNIVELY, President. HOWARD WELCH, Secretary.

HENRY W. RICE, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	500,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$120,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		310,593 40
Interest due and accrued on bond and mortgage loans		3,788 30
Total value of mortgaged premises	$688,550 00	
Market value of stocks and bonds owned by the company, viz.:		212,428 50

Bonds and Stocks.	Par value.	Market value.
Allegheny County Compromise	$1,000 00	$1,100 00
Pittsburgh, New Castle & Lake Erie Ry	8,000 00	8,800 00
Point Bridge	5,000 00	5,000 00
H. C Fricke Coke Co	10,000 00	10,000 00
Safe Deposit and Trust Co	5,000 00	6,000 00
Allegheny Bridge Co	6,250 00	11,000 00
Pittsburgh, McKeesport & Yough. Ry	10,000 00	12,400 00
First National Bank of Allegheny	10,000 00	12,400 00
" " " Pittsburgh	8,400 00	15,036 00
Marine " " "	13,300 00	12,967 50
Allegheny " " "	10,000 00	12,800 00
Duquesne " " "	16,500 00	28,875 00
Mechanics' " " "	1,500 00	2,880 00
Metrop'lt'n " " "	10,000 00	13,000 00
M. & M. " " "	3,000 00	4,560 00
Lincoln " " "	5,000 00	6,500 00
Citizens' " " "	6,250 00	7,500 00
Third " " "	11,500 00	14,835 00
Iron City " " "	8,700 00	13,920 00
Exchange " " "	2,750 00	4,400 00
Guarantee Co. of North America	250 00	325 00
Allegheny Insurance Co	1,000 00	1,000 00
Birmingham "	4,500 00	4,500 00
Monongahela "	1,250 00	1,000 00
New York, Cleveland Gas Coal Co	750 00	720 00
People's Insurance Co	1,312 50	910 00
	$161,212 50	$212,428 50

Amount loaned on stocks and bonds as collateral		$43,550 00
market value of collaterals	$64,575 00	
Cash on hand and in bank		38,751 89
Interest due and accrued on stocks not included in market value		46 66
Interest due and accrued on collateral loans		294 90
Gross premiums in course of collection not more than three months due		31,028 78
All other property, viz.: rents due and accrued		1,666 80
Aggregate amount of all available assets		$762,148 73

LIABILITIES.

Net amount of unpaid losses		$23,783 07
Unearned premiums at 50 per cent. on fire risks under one year	$90,759 13	
Unearned premiums, *pro rata*, on fire risks running more than one year	71,772 02	
Amount of unearned premiums on all outstanding risks		162,531 15
All other demands against the company, viz.: State, city, county or other taxes and assessments, $2,500.00; commissions and other charges due and to become due to agents and brokers, $5,171.46		7,671 46
Gross liabilities, except capital stock		$193,990 68
Surplus as regards policy holders		$568,158 05
Amount of capital stock paid up		500,000 00
Surplus over paid up capital		$68,158 05

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$278,991 09	
Deduct re-insurance, rebate and return premiums	49,304 16	
Net cash received for premiums during the year		$229,686 93
Interest on bonds and mortgages		17,132 27
Interest and dividends from all other sources		12,757 23
Income from all other sources		7,004 90
Received during the year in cash		$266,581 33

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$117,387 06
Cash dividends paid	30,000 00
Commissions and brokerage	54,209 51
Salaries, fees and wages	9,899 88
State, national and local taxes	7,441 02
All other payments	15,278 88
Expenditures during the year in cash	$234,215 82

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$26,641,989	$326,172 42
Written or renewed during the year	22,645,182	282,003 98
Total	$49,287,171	$608,176 40
Deduct those expired and marked off as terminated	21,895,207	269,937 98
In force at the end of the year	$27,391,964	$338,238 42
Deduct amount re-insured	977,903	13,134 14
Net amount in force December 31, 1895	$26,414,061	$325,104 28

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$14,032,880	$181,518 26
More than *one* and not more than *three* years to run	11,176,900	128,083 55
More than three years to run	1,204,281	15,502 47
Net amount in force December 31, 1895	$26,414,061	$325,104 28

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$4,744,240 00
Total losses paid from organization to date	2,696,278 00
Total losses incurred during the year	112,082 00
Total cash dividends declared since the company commenced business	788,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,516,153 08
Premiums received	33,313 13
Losses paid	20,535 35
Losses incurred	25,582 47
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	662,700 00

CITIZENS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at St. Louis, Mo.; commenced business 1887; commenced business in Illinois May 24, 1873.]

J. B. M. KEHLOR, President. SOL E. WAGGONER, Secretary.

EDWARD M. TEALL, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the company, unincumbered			$1,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			214,250 00
Interest due and accrued on bond and mortgage loans			3,584 80
Total value of mortgaged premises	$504,900 00		
Market value of stocks and bonds owned by the company, viz.:			341,895 00

Stocks and Bonds.	Par value.	Market value.
St. Louis United Elevator Co	$84,000 00	$79,800 00
Henry Co., Mo	60,000 00	60,000 00
City of Waco, Texas	36,000 00	36,720 00
Venice Elevator Co	32,000 00	30,400 00
Cass Ave. and Fair Grounds Ry. Co	25,000 00	24,875 00
Greene Co., Mo	13,000 00	13,260 00
City of Jacksonville, Ill	13,000 00	13,000 00
Advance Elevator Co	10,000 00	9,500 00
Phillips Co., Ark	10,000 00	10,200 00
Dade Co., Mo	10,000 00	10,100 00
Linn Co., Mo., school	7,000 00	7,000 00
People's Ry. Co. of St. Louis	5,000 00	5,000 00
Andrew Co., Mo	4,000 00	4,000 00
City of Marshall, Ill	3,600 00	3,600 00
American Exchange Bank, St. Louis	21,000 00	34,440 00
	$333,600 00	$341,895 00

Cash on hand and in bank	26,861 45
Interest due and accrued on stocks not included in market value	6,568 12
Gross premiums in course of collection not more than three months due	85,811 21
Aggregate amount of all available assets	$629,470 58

LIABILITIES.

Net amount of unpaid losses		$18,267 17
Unearned premiums at 50 per cent. on fire risks under one year	$92,984 00	
Unearned premiums, *pro rata*, on fire risks running more than one year	46,546 70	
Amount of unearned premiums on all outstanding risks		139,530 70
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		8,687 51
Gross liabilities, except capital stock		$166,485 88
Surplus as regards policy holders		$463,085 20
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$263,085 20

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$216,631 49	$2,102 92	
Net cash received for premiums during the year			$218,734 41
Interest on bonds and mortgages			11,006 15
Interest and dividends from all other sources			18,350 00
Received during the year in cash			$248,090 56

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$65,291 29	
Net amount paid for marine and inland losses	390 46	$65,682 35
Cash dividends paid		12,000 00
Commissions and brokerage		49,267 57
Salaries, fees and wages		12,316 88
State, national and local taxes		7,491 57
All other payments		13,720 30
Expenditures during the year in cash		$160,478 67

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$10,729,602	$142,211 00
Written or renewed during the year	18,267,404	234,817 23
Total	$28,997,006	$377,028 23
Deduct those expired and marked off as terminated	8,551,274	114,674 23
In force at the end of the year	$20,445,732	$262,354 00

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$14,210,878	$185,968 00
More than *one* and not more than *three* years to run	4,305,422	53,658 00
More than three years to run	1,929,433	22,728 00
Net amount in force December 31, 1895	$20,445,732	$262,354 00

	Marine and inland risks.	Premiums thereon.
Written during the year	$388,015	$2,072 60
Total	$388,015	$2,072 60
Deduct those expired and marked off as terminated	388,015	2,072 60

GENERAL INTERROGATORIES.

Total losses paid from organization to date	$3,327,219 15
Total losses incurred during the year	74,453 71
Total cash dividends declared since the company commenced business	797,798 00
Total dividends declared payable in stock from organization	165,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,619,376 00
Premiums received	21,637 68
Losses paid	12,880 19
Losses incurred	12,882 09
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	416,950 00

COMMERCE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 57 State st., Albany, N. Y.; commenced business June 1, 1859; commenced business in Illinois November 4, 1891.]

GARRET A. VAN ALLEN, President. E. DARWIN JENISON, Secretary.

THOMAS H. WEBSTER, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	300,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$75,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		76,300 00
Total value of mortgaged premises	$188,300 00	
Market value of stocks and bonds owned by the company, viz:		164,330 00

Stocks and Bonds.	Par value.	Market value.
Capital stock of the National Commercial Bank, Albany, N. Y.	$15,000 00	$49,500 00
Capital stock of the First National Bank, Albany, N. Y.	15,000 00	24,750 00
Capital stock of the National Exchange Bank, Albany, N. Y.	7,200 00	8,280 00
Capital stock of the Albany City National Bank, Albany, N. Y.	4,500 00	4,050 00
Capital stock of the National Bank, Cohoes, N. Y.	5,000 00	7,000 00
Capital stock of the Holland Trust Co., New York	2,500 00	2,500 00
Rensselaer & Saratoga Railroad Co.	30,000 00	54,000 00
Capital stock of the South End Bank, Albany, N. Y.	5,000 00	8,750 00
Capital stock of the Underwriters' Salvage Co., New York	500 00	500 00
Thompson Pulp and Paper Co., Thompson's Mills, N. Y.	10,000 00	10,000 00
	$94,700 00	$164,330 00

Amount loaned on stocks and bonds as collateral		$10,850 00
Market value of collaterals	$19,245 00	
Cash on hand and in bank		36,444 96
Interest due and accrued on stocks not included in market value		800 00
Gross premiums in course of collection not more than three months due		9,266 70
All other property, viz.: Rents due and accrued		594 62
Aggregate amount of all available assets		$378,586 28

LIABILITIES.

Net amount of unpaid losses		$10,820 00
Unearned premiums at 50 per cent. on fire risks under one year	$57,085 37	
Unearned premiums, *pro rata*, on fire risks running more than one year	38,827 98	
Amount of unearned premiums on all outstanding risks		95,913 35
All other demands against the company, viz: State, city, county or other taxes and assessements, $84.04; commissions and other charges due and to become due to agents and brokers, $1,582.86; return premiums, $522.70; re-insurance, $24 60		2,214 20
Gross liabilities, except capital stock		$108,947 55
Surplus as regards policy holders		$264,638 73
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$64,638 73

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$162,195 90	
Deduct re-insurance, rebate and return premiums	19,427 72	
Net cash received for premiums during the year		$142,768 18
Interest on bonds and mortgages		3,396 67
Interest and dividends from all other sources		8,680 25
Income from all other sources		5,156 66
Received during the year in cash		$160,001 76

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$79,212 14
Cash dividends paid	12,000 00
Commissions and brokerage	27,808 72
Salaries, fees and wages	11,653 97
State, national and local taxes	7,768 62
All other payments	8,524 61
Expenditures during the year in cash	$146,968 06

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$16,804,204	$187,043 65
Written or renewed during the year	14,609,868	163,125 69
Total	$31,414,072	$350,169 34
Deduct those expired and marked off as terminated	13,501,363	154,644 56
In force at the end of the year	$17,912,709	$195,524 78
Deduct amount re-insured	650,463	6,125 46
Net amount in force December 31, 1895	$17,262,246	$189,399 32

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$9,704,496	$114,170 75
More than *one* and not more than *three* years to run	6,447,886	62,141 53
More than three years to run	1,109,864	13,087 04
Net amount in force December 31, 1895	$17,262,246	$189,399 32

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$5,207,954 00
Total losses paid from organization to date	3,888,962 00
Total losses incurred during the year	73,050 00
Total cash dividends declared since the company commenced business	840,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,502,432 00
Premiums received	15,208 75
Losses paid	4,530 45
Losses incurred	5,364 09
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	328,560 00

COMMERCIAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 27 East Third Street, Cincinnati, O.; commenced business June, 1888; commenced business in Illinois, August 14, 1894.]

JOHN A. TOWNLEY, President. EDWARD E. SHIPLEY, Secretary.

MAX RAUH, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$100,000 00
Capital stock paid up in cash	100,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			$7,600 00
Market value of stocks owned by the company, viz.:			174,312 00
Stocks and Bonds.	Par value.	Market value.	
First National Bank, Cincinnati, Ohio	$18,600 00	$34,000 00	
LaFayette National Bank, Cincinnati, Ohio	10,000 00	27,500 00	
Citizens' National Bank, Cincinnati, Ohio	5,000 00	10,500 00	
Little Miami R. R.	12,150 00	20,776 50	
Cleveland & Pittsburgh R. R	10,000 00	16,750 00	
Cincinnati Union Stock Yards Co.	7,500 00	5,437 50	
Cincinnati Gas Light and Coke Co	29,600 00	59,348 00	
	$87,850 00	$174,312 00	
Cash on hand and in bank			2,069 85
Interest due and accrued on stocks not included in market value			1,886 41
Ground rents			102 50
Gross premiums in course of collection not more than three months due			11,076 41
All other property, viz: Rents due and accrued			20 00
ITEMS NOT ADMITTED AS ASSETS, VIZ.:			
130 shares Commercial Insurance Company's stock		$3,250 00	
Certificate Cincinnati Chamber of Commerce.		60 00	
Office furniture and stationery		862 90	
Total		$4,172 90	
Aggregate amount of all available assets			$196,567 17

LIABILITIES.

Net amount of unpaid losses		$10,709 63
Unearned premiums at 50 per cent. on fire risks under one year	$24,432 58	
Unearned premiums, *pro rata*, on fire risks running more than one year	20,513 53	
Amount of unearned premiums on all outstanding risks		44,946 11
Due and to become due for borrowed money		18,000 00
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		1,076 28
Gross liabilities, except capital stock		$74,732 02
Surplus as regards policy holders		$121,835 15
Amount of capital stock paid up		100,000 00
Surplus over paid up capital		$21,835 15

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$76,344 36	
Deduct re-insurance, rebate and return premiums	17,702 07	
Net cash received for premiums during the year		$58,642 29
Interest and dividends from all other sources		9,039 00
Income from all other sources		320 00
Received during the year in cash		$67,901 29

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$50,017 49
Cash dividends paid	7,000 00
Commissions and brokerage	9,340 80
Salaries, fees and wages	7,730 00
State, national and local taxes	255 64
All other payments	7,582 14
Expenditures during the year in cash	$81,926 07

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$6,339,435	$88,076 75
Written or renewed during the year	5,215,852	74,851 78
Total	$11,555,287	$162,928 53
Deduct those expired and marked off as terminated	4,913,314	75,742 17
In force at the end of the year	$6,641,973	$87,186 36
Deduct amount re-insured	563,126	6,873 72
Net amount in force December 31, 1895	$6,078,847	$80,312 64

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$3,676,276	$48,865 16
More than *one* and not more than *three* years to run	1,215,482	18,363 41
More than three years to run	1,750,215	24,957 79
Net amount in force December 31, 1895	$6,641,973	$87,186 36

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$2,011,891 97
Total losses paid from organization to date	1,118,456 20
Total losses incurred during the year	52,451 42
Total cash dividends declared since the company commenced business	431,000 00
Total dividends declared payable in stock from organization	80,217 50

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$788,113 00
Premiums received	11,468 32
Losses paid	8,268 88
Losses incurred	5,305 06
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	210,000 00

COMMERCIAL UNION FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 58 William st., New York, N. Y.; commenced business April 1, 1891; commenced business in Illinois July 27, 1895.]

CHARLES SEWALL, President. A. H. WRAY, Secretary.

HENRY CLAY EDDY, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Market value of bonds owned by the company, viz.:			$203,000 00
Bonds	Par value.	Market value.	
New York City Armory, 3s, 1909	$200,000 00	$203,000 00	
Cash on hand and in bank			11,745 48
Interest due and accrued on stocks not included in market value			1,000 00
Gross premiums in course of collection not more than three months due			5,217 04
Interest due on bank balances			9 31
Aggregate amount of all available assets			$220,971 83

LIABILITIES.

Net amount of unpaid losses		$12 65
Unearned premiums at 50 per cent. on fire risks under one year	$8,475 97	
Unearned premiums, *pro rata*, on fire risks running more than one year	161 57	
Amount of unearned premiums on all outstanding risks		8,637 54
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		680 17
Gross liabilities, except capital stock		$9,330 36
Surplus as regards policy holders		$211,641 47
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$11,641 47

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$14,407 99	
Deduct re-insurance, rebate and return premiums	1,578 98	
Net cash received for premiums during the year		$12,829 01
Interest and dividends from all other sources		6,000 00
Income from all other sources		26 68
Received during the year in cash		$18,855 69

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$1,266 77
Cash dividends paid	6,000 00
Commissions and brokerage	1,909 30
State, national and local taxes	809 75
All other payments	137 87
Expenditures during the year in cash	$10,123 69

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$10,000	$18 42
Written or renewed during the year	2,198,786	19,612 84
Total	$2,208,786	$19,631 26
Deduct those expired and marked off as terminated	353,652	2,455 22
In force at the end of the year	$1,855,134	$17,176 04

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$1,831,134	$16,951 94
More than *one* and not more than *three* years to run	22,500	220 96
More than three years to run	1,500	3 14
Net amount in force December 31, 1895	$1,855,134	$17,176 04

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$105,191 97
Total losses paid from organization to date	81,261 95
Total losses incurred during the year	1,279 42
Total cash dividends declared since the company commenced business	9,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$200,000 00
Premiums received	1,898 81
Losses paid	14 44
Losses incurred	14 44
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	180,000 00

COMMONWEALTH INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 68 William street, New York, N. Y.; commenced business September 15, 1886; commenced business in Illinois, April 11, 1887.]

CHAS. S. BARTOW, President. E. J. PERRIN, Secretary pro Tem.

JOHN H. DWIGHT, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	500,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		94,500 00
Interest due and accrued on bond and mortgage loans		1,379 44
Total value of mortgaged premises	$158,000 00	
Market value of stocks and bonds owned by the company, viz.:		613,048 75

Stocks and Bonds.	Par value.	Market value.
United States Government, 5s, reg	$40,000 00	$45,400 00
New York City, additional water, 3s	125,000 00	125,937 50
District of Columbia, 3½s	30,000 00	30,000 00
Gold Debenture, American Cotton Oil Co	19,000 00	20,900 00
1st mort., Missouri, Kansas & Texas Ry. Co	10,000 00	8,400 00
American Surety Co	6,250 00	13,562 50
" Telegraph and Cable Co	20,000 00	18,600 00
Brooklyn City R. R Co	10,000 00	16,900 00
Central R. R. Co of New Jersey	20,000 00	19,950 00
Chicago & Alton R. R. Co	10,000 00	16,000 00
" Milwaukee & St. Paul Ry. Co., pref	10,000 00	12,700 00
" & Northwestern Ry. Co., com	20,000 00	19,900 00
" " " pref	10,000 00	14,600 00
" St. Paul, Minn. & Omaha R. R. Co., pref.	10,000 00	12,000 00
C., C., C. & St. Louis Ry. Co., pref	10,000 00	9,100 00
Delaware & Hudson Canal Co	20,000 00	25,000 00
Edison Electric Illuminating Co. of Brooklyn	11,700 00	12,606 75
" " " New York	20,000 00	18,800 00
Illinois Central R. R Co	20,000 00	18,650 00
Lake Shore & Michigan Southern R. R. Co	10,000 00	14,100 00
Manhattan Railway Co, con	20,000 00	20,550 00
New York Central & Hudson River R. R Co	20,000 00	19,500 00
Toledo & Ohio Central Railway Co., pref	10,000 00	7,200 00
Western Union Telegraph Co	22,000 00	18,865 00
Bank of America	1,300 00	4,290 00
Bowery Bank	5,000 00	14,250 00
Central National Bank	5,000 00	5,900 00
Corn Exchange Bank	5,000 00	14,750 00
German American Bank	3,750 00	4,387 50
Manhattan Company (Bank)	850 00	1,674 50
Merchants' National Bank	2,500 00	3,375 00
National Bank of Commerce	2,500 00	5,200 00
National Park Bank of New York	5,000 00	13,800 00
New York Produce Exchange Bank	5,000 00	6,200 00
	$539,850 00	$613,048 75

Cash on hand and in bank	$44,425 56
Interest due and accrued on stocks not included in market value	6,594 49
Gross premiums in course of collection not more than three months due	25,643 57
Aggregate amount of all available assets	$785,563 11

LIABILITIES.

Net amount of unpaid losses		$19,664 44
Unearned premiums at 50 per cent. on fire risks under one year	$83,629 59	
Unearned premiums, *pro rata*, on fire risks running more than one year	15,005 50	
Amount of unearned premiums on all outstanding risks		98,635 09
Due and accrued for salaries and other miscellaneous expenses		1,200 00
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, $1,868.01; return premiums, $1,032.08		2,895 09
Gross liabilities, except capital stock		$122,394 62
Surplus as regards policy holders		$663,167 49
Amount of capital stock paid up		500,000 00
Surplus over paid up capital		$163,167 49

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$229,614 72	
Deduct re-insurance, rebate and return premiums	37,569 81	
Net cash received for premiums during the year		$192,044 91
Interest on bonds and mortgages		4,259 85
Interest and dividends from all other sources		27,587 24
Received during the year in cash		$223,892 00

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$67,185 61
Cash dividends paid	30,000 00
Commissions and brokerage	18,027 13
Salaries, fees and wages	21,057 45
State, national and local taxes	5,510 75
All other payments	13,202 07
Expenditures during the year in cash	$154,983 01

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$17,056,550	$189,151 86
Written or renewed during the year	24,472,508	226,544 10
Total	$41,529,058	$415,695 96
Deduct those expired and marked off as terminated	22,064,046	219,035 51
In force at the end of the year	$19,465,012	$196,660 45
Deduct amount re-insured	261,540	2,278 83
Net amount in force December 31, 1895	$19,203,472	$194,381 62

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$16,714,011	$167,259 17
More than *one* and not more than *three* years to run	1,689,382	18,603 45
More than three years to run	800,129	8,519 00
Net amount in force December 31, 1895	$19,203,472	$194,381 62

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$1,811,565 20
Total losses paid from organization to date	1,074,470 98
Total losses incurred during the year	72,466 55
Total cash dividends declared since the company commenced business	126,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$3,940,164 00
Premiums received	32,214 91
Losses paid	9,355 62
Losses incurred	11,169 55
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	1,170,822 00

CONCORDIA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Milwaukee, Wis.; commenced business March 24, 1870; commenced business in Illinois, December 30, 1882.]

J. H. INBUSCH, President. GUSTAVE WOLLAEGER, Secretary.

L. C. FUNKHOUSER, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$509,905 00
Loans on bond and mortgage upon which more than one year's interest is due		8,000 00
Interest due and accrued on bond and mortgage loans		6,438 19
Total value of mortgaged premises	$1,476,400 00	
Market value of stocks and bonds owned by the company, viz.:		135,600 00

Stocks and Bonds.	Par value.	Market value.
Chicago Sewerage, 1904, 4s	$25,000 00	$25,500 00
Cincinnati Sinking Fund, 1910, 5s	40,000 00	42,400 00
Washington county, Ill., 1904, 6s	15,000 00	15,450 00
Lincoln, Neb:, School, 1904, 5s	25,000 00	25,750 00
State of Montana, Agricultural College, 1905, 6s	25,000 00	26,500 00
	$130,000 00	$135,600 00

Cash on hand and in bank	34,611 52
Interest due and accrued on stocks not included in market value	1,658 33
Gross premiums in course of collection not more than three months due	58,123 79
Aggregate amount of all available assets	$754,336 83

LIABILITIES.

Net amount of unpaid losses		$32,313 76
Unearned premiums at 50 per cent. on fire risks under one year	$139,270 34	
Unearned premiums, *pro rata*, on fire risks running more than one year	242,296 41	
Amount of unearned premiums on all outstanding risks		381,566 75
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		14,433 86
Gross liabilities, except capital stock		$428,314 37
Surplus as regards policy holders		$326,022 46
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$126,022 46

RECEIPTS DURING THE YEAR.

	From fire risks.	
... ...ums collected during the year	$570,868 95	
Deduct re-insurance, rebate and return premiums.....	128,324 37	
Net cash received for premiums during the year.....		$442,544 58
Interest on bonds and mortgages.....		29,151 86
Interest and dividends from all other sources		3,663 37
Received during the year, in cash.....		$475,359 81

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$221,025 59
Cash dividends paid.....	16,000 00
Commissions and brokerage	103,018 36
Salaries, fees and wages	28,650 00
State, national and local taxes	9,971 84
All other payments.....	46,360 69
Expenditures during the year, in cash.....	$425,026 48

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$64,736,475	$800,945 58
Written or renewed during the year.....	43,855,988	573,976 84
Total	$108,592,463	$1,374,922 42
Deduct those expired and marked off as terminated	41,614,984	534,969 53
In force at the end of the year	$66,977,479	$839,952 89
Deduct amount re-insured.....	5,862,315	75,966 40
Net amount in force December 31, 1895.....	$61,115,164	$763,986 49

RECAPITULATION.

In force having from date of policy not more than *one* year to run...	$19,804,586	$278,540 68
More than *one* and not more than *three* years to run.....	32,779,001	375,042 72
More than three years to run.....	8,531,577	110,403 09
Net amount in force December 31, 1895.....	$61,115,164	$763,986 49

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	$4,846,814 62
Total losses paid from organization to date	2,676,088 18
Total losses incurred during the year	209,029 37
Total cash dividends declared since the company commenced business	211,667 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	$6,328,920 00
Premiums received.....	59,642 97
Losses paid	24,274 59
Losses incurred.....	24,901 12
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	479,750 00

CONNECTICUT FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Hartford, Conn.; commenced business July, 1850; commenced business in Illinois, July 19, 1856.]

J. D. BROWNE, President. CHARLES R. BURT, Secretary.

A. WILLIAMS, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$1,000,000 00
Capital stock paid up in cash	1,000,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$146,525 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		846,750 00
Loans on bond and mortgage upon which more than one year's interest is due (of which all is in process of foreclosure)		8,000 00
Total value of mortgaged premises	$2,464,775 00	
Market value of stocks and bonds owned by the company, viz.:		1,760,605 00

Bonds.	Par value.	Market value.
Dominion of Canada, 4s	$100,000 00	$105,000 00
State of Georgia, 4½s	25,000 00	28,750 00
State of South Dakota, 6s	40,000 00	40,920 00
Territory of Arizona	25,000 00	26,000 00
City of Astoria, Oregon	12,000 00	12,840 00
" Dallas, Texas	12,000 00	12,000 00
" Fargo, 6s	5,000 00	5,400 00
" Fargo, 7s	9,000 00	9,900 00
" Middletown, 6s	10,000 00	10,600 00
" New Britain	10,000 00	10,500 00
" Pawtucket, R. I	30,000 00	30,525 00
" Portland, Oregon	25,000 00	28,125 00
" Richmond, Va	50,000 00	50,000 00
" Salem, Oregon	11,000 00	11,990 00
" Salt Lake, Utah	50,000 00	51,500 00
" Seattle, Washington	25,000 00	25,250 00
" Urbana, Ohio	15,000 00	15,000 00
Hennepin & Minneapolis City	25,000 00	27,500 00
Helena, Montana, Sewerage	17,000 00	17,595 00
Mankato, Minn., Board of Education	15,000 00	15,000 00
School District No. 2, Arapahoe county, Colo	25,000 00	26,000 00
" No. 11, El Paso county, Colo	15,000 00	15,150 00
" No. 24, Marion county, Ore	13,000 00	14,170 00
Wayne County, Michigan	25,000 00	25,750 00
Black Rock & Salisbury Beach St. R. R. Co	10,000 00	9,500 00
Broadway & Seventh Avenue R. R. Co	20,000 00	21,400 00
C., B. & Q. R. R. Co., 4s	7,000 00	6,510 00
" " " convertible, 5s	13,900 00	13,900 00
" " " consolidated, 7s	5,000 00	5,900 00
Chicago & Western Indiana R. R. Co	15,000 00	17,400 00
Chicago & Northwestern R. R. Co	4,000 00	4,320 00
Cleve., Cin., Chic & St. L R. R. Co	10,000 00	9,000 00
Cleveland Electric Railway Co	20,000 00	20,400 00
Cincinnati, Dayton & Ironton R. R Co., guarant'd.	15,000 00	15,750 00
Cincinnati, Hamilton & Dayton R. R. Co	25,000 00	26,250 00
Cleveland & Mahoning Valley R. R. Co	10,000 00	11,500 00
Dayton & Michigan R. R. Co	25,000 00	26,250 00
Indiana, Illinois & Iowa R. R. Co	23,000 00	19,780 00
Lynn & Boston Railway Co	10,000 00	10,200 00
Fitchburg R. R. Co	20,000 00	21,200 00
Grand Rapids, Lansing & Detroit R. R. Co., g't'd.	3,000 00	1,500 00
Housatonic R. R. Co., guaranteed	30,000 00	30,000 00
Manitou & Pike's Peak Ry. Co	10,000 00	9,750 00

Bonds—*Continued.*	Par value.	Market value.
N. Y., N. H. & H. R. R. Co., debenture ctfs....	$15,000 00	$20,250 00
" " " " guaranteed.....	40 000 00	48,000 00
Quincy, Alton & St. Louis R. R. Co	49,000 00	49,000 00
Saginaw & Western R. R. Co., guaranteed.....	2,000 00	1,000 00
Toledo & Ohio Central R. R. Co.....	15,000 00	15,900 00
Waterbury, Conn., Traction Co.....	10,000 00	10,000 00
W. Chicago Street R. R. Co.....	10,000 00	10,000 00
" " Tunnel Co.....	10,000 00	10,175 00
Northwestern Telegraph Company.....	15,000 00	16,875 00
Brooklyn Wharf & Warehouse Co	75,000 00	76,875 00
Minneapolis Gas-Light Co.....	25,000 00	26,250 00
Central Safety Deposit Co., Chicago.....	25,000 00	25,000 00
Traders' Safe and Trust Co., Chicago	10,000 00	10,000 00
Stocks.		
Bald Eagle Valley R. R. Co., guaranteed.....	7,500 00	15,000 00
Boston & Albany R. R Co	14,200 00	29,110 00
Chicago, Burlington & Quincy R. R. Co.....	74,000 00	56,240 00
Chicago & Northwestern R. R. Co	15,000 00	14,700 00
Chicago, Rock Island & Pacific R. R. Co.....	22,000 00	14,520 00
New York Central & Hudson River R. R. Co.....	80,000 00	29,100 00
New York, New Haven & Hartford R. R. Co.....	37,500 00	67,500 00
Pittsburgh, Fort Wayne & Chicago R. R. Co.....	30,000 00	48,000 00
Empire & B. S. Telegraph Co., guaranteed.....	20,000 00	14,800 00
Northwestern Telegraph Co., guaranteed.....	30,000 00	33,000 00
First National Bank, Minneapolis.....	16,700 00	14,195 00
Importers & Traders National Bank, N. Y.... ...	10,000 00	52,500 00
Second National Bank, New Haven.....	1,100 00	1,870 00
Ætna National Bank, Hartford.....	10,000 00	14,000 00
Charter Oak National Bank, Hartford	9,300 00	8,370 00
Farmers and Mechanics' National Bank, Hartford.	12,500 00	13,750 00
First National Bank, Hartford	18,500 00	19,980 00
Hartford National Bank, Hartford	30,000 00	42,000 00
Mercantile National Bank, Hartford	10,000 00	7,500 00
National Exchange Bank, Hartford	20,600 00	24,720 00
Phœnix National Bank, Hartford.....	15,000 00	17,250 00
Connecticut Trust and Safe Deposit Co., Hartford	4,500 00	7,200 00
	$1,604,300 00	$1,760,605 00
Amount loaned on stocks and bonds as collateral.....		12,455 00
Market value of collaterals.....	$17,070 00	
Cash on hand and in bank.....		163,803 20
Gross premiums in course of collection not more than three months due.....		252,329 69
Bills receivable, not matured, taken for fire, marine and inland risks.....		1,488 80
Total.....		$3,191,956 69
Less special deposits to secure liabilities in Canada, Oregon and Georgia.....		184,250 00
ITEMS NOT ADMITTED AS ASSETS, VIZ.:		
Loans on insufficient security.....	$45 00	
Aggregate amount of all available assets....		$3,007,706 69

LIABILITIES.

Net amount of unpaid losses.....		$251,542 00
Unearned premiums at 50 per cent on fire risks under one year....	$579,301 13	
Unearned premiums, *pro rata*, on fire risks running more than one year	795,749 15	
Amount of unearned premiums on all outstanding risks.....		$1,375,050 28
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers.....		59,000 00
Total.....		$1,685,592 28
Less liabilities secured by special deposits, unpaid losses, $12,416.00; unearned premiums, $61,900.00		74,316 00
Liabilities, except capital stock.....		$1,611,276 28
Surplus as regards policy holders.....		$1,396,430 41
Amount of capital stock paid up.....		1,000,000 00
Surplus over paid up capital.....		$396,430 41

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	$2,046,393 40	
Deduct re-insurance, rebate and return premiums	283,247 26	
Net cash received for premiums during the year.....		$1,763,146 14
Interest on bonds and mortgages.....		50,410 85
Interest and dividends from all other sources.....		74,590 52
Received during the year in cash		$1,888,147 01

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$936,986 72
Cash dividends paid	100,000 00
Commissions and brokerage	311,373 31
Salaries, fees and wages	137,642 73
State, national and local taxes	38,407 75
All other payments	136,755 55
Expenditures during the year, in cash	$1,661,166 06

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$183,142,484	$2,456,177 07
Written or renewed during the year	157,329,883	2,046,393 40
Total	$345,472,367	$4,502,570 47
Deduct those expired and marked off as terminated	134,685,724	1,797,185 54
In force at the end of the year	$210,786,643	$2,705,384 93
Deduct amount re-insured	5,705,450	74,741 48
Net amount in force December 31, 1895	$205,081,193	$2,630,643 45

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$82,362,158	$1,158,602 25
More than *one* and not more than *three* years to run	80,645,893	902,020 44
More than three years to run	42,073,142	570,020 76
Net amount in force December 31, 1895	$205,081,193	$2,630,643 45

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$20,167,385 91
Total losses paid from organization to date	11,479,462 98
Total losses incurred during the year	993,836 72
Total cash dividends declared since the company commenced business	2,005,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$19,253,927 00
Premiums received	221,357 10
Losses paid	119,607 67
Losses incurred,	140,109 00
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	1,998,997 00

CONTINENTAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 46 Cedar st., New York, N. Y.; commenced business January, 1853; commenced business in Illinois August 14, 1855.]

F. C. MOORE, President. EDWARD LANNING, Secretary.

J. J. McDONALD, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$1,000,000 00
Capital stock paid up in cash	1,000,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$1,082,430 19
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		107,560 00
Interest due and accrued on bond and mortgage loans		2,168 25
Total value of mortgaged premises	$296,100 00	
Market value of stocks and bonds owned by the company, viz.:		4,880,494 00

Stocks and Bonds.	Par value.	Market value.
American Exchange National Bank	$25,000 00	$42,500 00
Bank of America	5,000 00	16,250 00
Bowery Bank	5,000 00	13,750 00
Mechanics' National Bank	30,000 00	55,500 00
Mercantile National Bank	25,000 00	43,750 00
Merchants' National Bank	17,500 00	22,750 00
Nassau Bank	5,000 00	7,250 00
Phenix National Bank	7,640 00	8,404 00
Central Trust Co	20,000 00	200,000 00
Brooklyn City R. R. Co	60,000 00	99,000 00
Chicago, Burlington & Quincy R. R. Co	110,000 00	82,500 00
Chicago, Milwaukee & St. Paul Ry., pref	50,000 00	62,500 00
Chicago & Northwestern Ry., pref	100,000 00	143,000 00
Chicago, Rock Island & Pacific Ry	100,000 00	65,000 00
Chi., St. Paul, Minn. & Omaha Ry. Co., pref	100,000 00	110,000 00
Cleveland, Cin., Chicago & St. Louis Ry. Co., pref.	100,000 00	85,000 00
Consolidated Gas Co. of New York	50,000 00	72,500 00
Delaware & Hudson Canal Co	20,000 00	24,400 00
Lake Shore & Michigan Southern Ry. Co	50,000 00	70,000 00
New York & Harlem R. R. Co., guar	142,200 00	383,940 00
New York, New Haven & Hartford R. R. Co	50,000 00	90,000 00
Pennsylvania R. R. Co	50,000 00	50,000 00
Pittsb'g, McKeesp't & Youghiogh'y R. R. Co., guar	250,000 00	312,500 00
Rome, Watertown & Ogdensburg R. R. Co. guar.	50,000 00	57,500 00
St. Paul & Duluth R. R. Co., pref	50,000 00	42,500 00
St. Paul, Minn. & Manitoba Ry. Co., guar	100,000 00	110,000 00
United N. J. R. R. & Canal Co., guar	120,000 00	282,000 00
Atlantic & Gulf R. R. Co., 1st mort., 7s	47,000 00	47,000 00
C. R., Ia. Falls & N. W. R R. Co., 1st mort., 6s	50,000 00	50,000 00
C., B. & Q. R. R. Co., 1st mort., 7s, 1903	10,000 00	11,600 00
C., M. & St. Paul (C. & P. Div.), 1st mort., 6s	50,000 00	56,500 00
Chi. & Northw. Sinking Fund, reg., 1st mort., 6s	49,000 00	53,900 00
C., R. I. & P. R. R. Co., coll. & ext., 1st mort., 5s	100,000 00	100,000 00
C., St. P., Minn. & O. Ry., 1st mort., 6s	100,000 00	124,000 00
Columbia & Greenville R. R., 1st mort., 6s	50,000 00	52,500 00
Elmira, Cortland & Northern, pref., 1st mort., 6s	50,000 00	52,500 00
Erie Railway Co., consolidated 1st mort., 7s	50,000 00	67,500 00
Georgia, Carolina & N. Ry., 1st mort., 5s, guar	25,000 00	19,500 00
Grand Rapids, Lansing & Detroit R. R., 5s, 1927	50,000 00	25,000 00
Ind., Bloomington & Western, pref., 1st mort., 7s.	135,000 00	148,500 00
Kentucky Central Ry. Co., 1st mort., 4s	50,000 00	42,500 00
Midland R. R. Co. of New Jersey, 1st mort., 6s	50,000 00	57,500 00
Mil., Lake Shore & Western R. R., 1st mort., 6s	100,000 00	127,000 00
Morris & Essex R. R., consolidated 1st mort., 7s	50,000 00	70,000 00
N. Y. Central & Hudson River Ry., deb., 5s	50,000 00	53,500 00
N. Y., Lackawanna & Western Ry., 1st mort., 6s	50,000 00	62,500 00
N. Y., N. Haven & Hartford R. R. Co., conv. debs, 4s	20,000 00	27,000 00
Raleigh & Augusta Air Line R. R. Co., 1st mort., 6s	50,000 00	55,000 00
Richmond & Danville R. R. Co, consol., 6s, 1915.	50,000 00	58,000 00
St. P., Minn. & Manitoba R. R. (Dak. Ex), 6s	100,000 00	118,000 00
W. U. Tel. Co., collateral trust bonds, 5s	103,000 00	108,150 00
Portland, Oregon, Water, gold, 5s, 1917	50,000 00	55,000 00
Richmond, Virginia, 4s, 1920	50,000 00	50,000 00
Alabama New Bonds, Class "A," 1906	10,000 00	10,000 00
Georgia, 4½s, 1915	25,000 00	27,500 00
U. S., registered, 6s, 1898	105,000 00	109,200 00
" " 5s, 1899	395,000 00	422,650 00
" " 5s, 1904	50,000 00	56,000 00
New York City, registered, 3s, 1919-1925	10,000 00	10,000 00
	$3,826,340 00	$4,880,494 00

Cash on hand and in bank		522,287 66
Interest due and accrued on stocks not included in market value		74,840 20
Interest due and accrued on collateral loans		560 95
Gross premiums in course of collection not more than three months due		350,737 19
Bills receivable, not matured, taken for fire, marine and inland risks		191,665 24
All other property, viz.: Rents due and accrued		4,084 57
Total		$7,216,828 25
Less special deposits to secure liabilities in Virginia and Oregon		105,000 00
ITEMS NOT ADMITTED AS ASSETS, VIZ:		
Premiums unpaid on policies which have been issued more than three months	$263,701 61	
Aggregate amount of all available assets		$7,111,828 25

LIABILITIES.

Net amount of unpaid losses		$366,713 64
Unearned premiums at 50 per cent. on fire risks under one year	$1,025,837 60	
Unearned premiums, *pro rata*, on fire risks running more than one year	2,495,889 36	
Amount of unearned premiums on all outstanding risks		3,521,726 96
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed		29,165 00
Interest due and declared remaining unpaid or uncalled for		6,139 02
Cash dividends unpaid		38 50
Due and accrued for salaries and other miscellaneous expenses		10,000 00
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		107,237 00
Reserved for contingencies		150,000 00
Total		$4,191,020 12
Less liabilities secured by special deposits, unpaid losses, $9,919.28; unearned premiums, $42,186.42		52,105 70
Liabilities, except capital stock		$4,138,914 42
Surplus as regards policy holders		$2,972,913 88
Amount of capital stock paid up		1,000,000 00
Surplus over paid up capital		$1,972,913 88
Special reserve fund held under New York law*	$600,000 00	

*NOTE.—This fund is set apart to provide capital for continuing the business of the company in cases of disastrous conflagration and is deposited with the New York Insurance Department, and is not available for payment of current ordinary losses.—See New York Law, sections 130, 131 and 132.

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$3,863,368 24	
Deduct re-insurance, rebate and return premiums	441,883 76	
Net cash received for premiums during the year		$3,421,484 48
Interest on bonds and mortgages		6,044 96
Interest and dividends from all other sources		273,107 53
Income from all other sources		40,107 62
Received during the year in cash		$3,740,744 59

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$1,729,587 94	
Net amount paid for marine and inland losses	101,201 12	$1,830,789 06
Cash dividends paid		153,961 50
Scrip or certificates, $180.00; interest thereon, $7.70		187 70
Commissions and brokerage		671,646 76
Salaries, fees and wages		296,656 85
State, national and local taxes		65,255 12
All other payments		213,604 12
Expenditures during the year in cash		$3,232,101 11

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$631,962,261	$6,533,176 93
Written or renewed during the year	448,573,640	3,816,309 10
Total	$1,080,535,901	$10,349,486 03
Deduct those expired and marked off as terminated	413,337,601	3,469,116 07
In force at the end of the year	$667,198,300	$6,880,369 96
Deduct amount re-insured	4,903,456	44,135 13
Net amount in force December 31, 1895	$662,294,844	$6,836,234 83

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$198,441,964	$2,051,675 20
More than *one* and not more than *three* years to run	285,274,750	2,118,837 98
More than three years to run	178,578,130	2,665,721 65
Net amount in force December 31, 1895	$662,294,844	$6,836,234 83

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$61,883,597 85
Total losses paid from organization to date	34,536,782 14
Total losses incurred during the year	1,761,414 58
Total cash dividends declared since the company commenced business	5,492,356 56

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$17,500,294 00
Premiums received	238,518 92
Losses paid	119,118 47
Losses incurred	126,750 86
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	2,104,950 00

DELAWARE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Third and Walnut sts., Philadelphia, Pa.; commenced business August 6, 1835; commenced business in Illinois January 25, 1886.]

TATTNALL PAULDING, President. HENRY LYLBURN, Secretary.

FRED S. JAMES, Attorney in Illinois, at Chicago

CAPITAL.

Capital stock authorized	$1,000,000 00
Capital stock paid up in cash	702,875 00

ASSETS.

Value of real estate owned by the company, unincumbered		$160,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		112,200 00
Interest due and accrued on bond and mortgage loans		1,310 68
Total value of mortgaged premises	$243,500 00	
Market value of stocks and bonds owned by the company, viz.:		987,249 00

Stocks and Bonds.	Par value.	Market value.
City of Philadelphia	$81,000 00	$97,670 00
Lehigh Valley R R. Co	25,000 00	26,125 00
American Steamship Co	40,000 00	41,000 00
City of Newark, N.J	75,000 00	75,750 00
City of Camden, N. J	30,000 00	30,600 00
City of Springfield, Ill	25,000 00	26,500 00
Philadelphia and Reading R. R. Co., 1st series stamped 5s	100,000 00	99,000 00
Allentown Terminal R. R. Co	50,000 00	50,000 00
Lehigh Valley R. R. Co., Consolidated	100,000 00	102,000 00
Pennsylvania & New York Canal & R. R. Co	50,000 00	46,750 00
Phila., W., & B. R. R. Co., Trust Certificates	30,000 00	31,200 00
Compromise, State of Tennessee	31,300 00	27,544 00
Phila. & Reading R.R. Co., Car Trust Loan	40,000 00	40,000 00
Pennsylvania R. R. Co	25,000 00	26,000 00
Pittsburgh, Youngstown & Ashtabula R. R. Co	40,000 00	44,000 00
Baltimore Belt R. R. Co	40,000 00	40,400 00
Northern Pacific R. R. Co., Pend D'Oreille Div	1,000 00	1,010 00
St. Louis Merchants' Bridge Terminal Co	25,000 00	25,625 00
Delano Land Co., Mortgage	30,000 00	30,900 00
Stock of the Philadelphia Bourse	1,000 00	800 00
The Mortgage Trust Co. of Pennsylvania	15,000 00	15,000 00
State of Georgia	25,000 00	25,625 00
City of Richmond, Va	37,000 00	37,000 00
Wilmington & Northern R. R. Co	25,000 00	25,750 00
Underwriter's Salvage Co., New York	500 00	500 00
Brooklyn Wharf and Warehouse Co	20,000 00	20,500 00
	$961,800 00	$987,249 00

Cash on hand and in bank	$69,738 89
Gross premiums in course of collection not more than three months due	166,514 10
Bills receivable, not matured, taken for fire, marine and inland risks	2,867 26
All other property, viz.: Rents due and accrued, $620.84; settling of company at Liverpool, $25.39; sundry corporations, $18,063.92	18,710 15
Total	$1,513,590 08
Less special deposits to secure liabilities in Virginia and Georgia	62,625 00
Aggregate amount of all available assets	$1,450,965 08

LIABILITIES.

Net amount of unpaid losses		$53,545 00
Unearned premiums at 50 per cent. on fire risks under one year	$262,087 37	
Unearned premiums, *pro rata*, on fire risks running more than one year	229,797 54	
Amount of unearned premiums on all outstanding risks		491,834 91
Amount reclaimable on perpetual fire insurance policies		81,602 34
Cash dividends unpaid		97 00
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		14,237 46
Total		$641,316 71
Less liabilities secured by special deposits, unpaid losses, $4,704.00; unearned premiums, $27,891.17		32,595 17
Liabilities, except capital stock		$608,721 54
Surplus as regards policy holders		$842,243 54
Amount of capital stock paid up		702,875 00
Surplus over paid up capital		$139,368 54

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$915,250 50	$163,746 72	
Deduct re-insurance, rebate and return premiums	229,590 06	37,402 40	
Net cash received for premiums during the year	685,660 44	126,344 32	$812,004 76
Interest on bonds and mortgages			6,240 08
Interest and dividends from all other sources			48,422 98
Income from all other sources			7,998 61
Net premiums received on perpetual fire risks			3,170 46
Deposit premiums (less 5 per cent.) received for perpetual fire risks		$7,746 22	
Received during the year in cash			$877,836 84

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$365,024 96	
Net amount paid for marine and inland losses	157,918 76	$522,943 72
Cash dividends paid		42,172 50
Scrip or certificates of profits redeemed in cash, $95.00; interest paid to scrip holders, $16.20		111 20
Commissions and brokerage		158,413 44
Salaries, fees and wages		74,595 25
State, national and local taxes		80,075 63
All other payments		77,955 96
Deposit premiums returned on perpetual fire risks	$4,816 60	
Expenditures during the year in cash		$906,267 70

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$74,241,548	$928,469 48
Written or renewed during the year	77,118,473	937,969 32
Total	$151,360,021	$1,866,438 80
Deduct those expired and marked off as terminated	66,770,480	826,672 86
In force at the end of the year	$84,589,541	$1,039,765 94
Deduct amount re-insured	8,824,140	120,866 88
Net amount in force December 31, 1895	$75,765,401	$918,899 06

RECAPITULAT ON.

In force having from date of policy not more than *one* year to run....	$41,627,428	$524,074 74
More than *one* and not more than *three* years to run.....	22,108,811	262,990 21
More than three years to run.....	12,029,162	131,834 11
Net amount in force December 31, 1895.....	$75,765,401	$918,899 06

PERPETUAL RISKS.

Perpetnal risks in force December 31, 1894.....	$3,242,499 72	$83,100 04
Perpetual risks written during the year.....	273,563 84	8,153 92
Total.....	$3,516,063 06	$91,253 96
Deduct those marked off as cancelled.....	191,363 34	5,356 77
In force December 31, 1895.....	$3,324,699 72	$85,897 19

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	$11,634,471	$21,927 09
Written during the year.....	$17,517,107	118,971 20
Total.....	$29,151,578	$140,898 29
Deduct those expired and marked off as terminated.....	$28,366,246	136,756 20
In force December 31, 1895.....	785,332	4,142 09
Deduct amount re-insured.....	785,332	4,142 09

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	$30,476,607 00
Total losses paid from organization to date.....	18,246,809 00
Total losses incurred during the year.....	429,529 00
Total cash dividends delared since the company commenced business.....	2,529,073 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$5,712,321 00
Premiums received.....	74,740 07
Losses paid	30,888 08
Losses incurred	35,876 00
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan.....	895,326 00

DETROIT FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 91 Griswold St., Detroit, Mich.; commenced business March 14, 1866; commenced business in Illinois April 16, 1868.]

WM. A. MOORE, President. C. L. ANDREWS, Secretary.

ISAAC J. LEWIS, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized.....	$100,000 00
Capital stock paid up in cash.....	400,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$88,875 53
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	$815,058 48	
Loans on bond and mortgage upon which more than one year's interest is due (of which $51,489.06 is in process of foreclosure)	91,795 67	
	$906,854 15	
Less deduction by company	15,780 04	891,074 11
Interest due and accrued on bond and mortgage loans		30,739 65
Total value of mortgaged premises	$2,334,208 00	
Market value of bonds owned by the company, viz.:		79,425 00

Bonds.	Par value.	Market value.
U. S. Government 5s	$40,000 00	$44,900 00
Fort Wayne & Belle Isle Railroad Co.	28,000 00	28,325 00
School District No. 3, Springwells	6,000 00	6,200 00
	$74,000 00	$79,425 00

Amount loaned on stocks and bonds as collateral		4,700 00
Market value of collaterals	$8,000 00	
Cash on hand and in bank		65,959 00
Interest due and accrued on stocks not included in market value		1,103 11
Interest due and accrued on collateral loans		155 75
Gross premiums in course of collection not more than three months due		32,722 18
Bills receivable, not matured, taken for fire, marine and inland risks		2,434 17
All other property, viz.: Contract sales, $559.85; due for re-insurance on losses paid, $2,960.90		3,520 25
ITEMS NOT ADMITTED AS ASSETS, VIZ.:		
Premiums unpaid on policies which have been issued more than three months	$6,182 65	
Aggregate amount of all available assets		$1,200,708 75

LIABILITIES.

Net amount of unpaid losses		$15,512 99
Unearned premiums at 50 per cent. on fire risks under one year	$80,653 26	
Unearned premiums, *pro rata*, on fire risks running more than one year	87,223 00	
Amount of unearned premiums on all outstanding risks		167,876 26
All other demands against the company, viz.: State, city, county and other taxes and assessments, $146.34; commissions and other charges due and to become due to agents and brokers, $5,154.14; return premiums, $2,923.40		8,223 88
Gross liabilities, except capital stock		$191,613 13
Surplus as regards policy holders		$1,009,095 62
Amount of capital stock paid up		400,000 00
Surplus over paid up capital		$609,095 62

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$278,472 55	$30,460 51	
Deduct re-insurance, rebate and return premiums	48,922 16	22,192 84	
Net cash received from premiums during the year	$224,550 39	$8,267 67	$232,818 06
Interest on bonds and mortgages			69,673 04
Interest and dividends from all other sources			9,022 99
Interest from all other sources			912 57
Received during the year in cash			$312,426 66

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$116,463 29	
Net amount paid for marine and inland losses	20,951 10	$137,414 39
Cash dividends paid		40,000 00
Commissions and brokerage		28,807 04
Salaries, fees and wages		22,568 96
State, national and local taxes		21,282 73
All other payments		50,939 09
Expenditures during the year, in cash		$301,012 27

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$8,751,155	$167,246 28
Written or renewed during the year	5,381,627	90,160 22
Total	$14,132,782	$257,406 50
Deduct those expired and marked off as terminated	4,803,376	84,197 31
In force at the end of the year	$9,329,406	$173,209 19
Deduct amount re-insured	791,590	13,046 11
Net amount in force December 31, 1895	$8,537,816	$160,163 08

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$3,075,917	$51,996 69
More than *one* and not more than *three* years to run	2,315,900	28,718 75
More than three years to run	3,937,589	92,494 75
Net amount in force December 31, 1895	$9,329,406	$173,209 19

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$759,141 24
Total losses paid from organization to date	292,514 07
Total losses incurred during the year	41,442 07
Total cash dividends declared since the company commenced business	40,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,058,316 00
Premiums received	15,490 12
Losses paid	6,142 00
Losses incurred	9,675 00
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	106,850 00

EAGLE FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 71 Wall st. New York, N. Y.; commenced business August 6, 1806; commenced business in Illinois April 26, 1884.]

A. J. CLINTON, President. T. J. GAINES, Secretary

R. A. WALLER, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$300,000 00
Capital stock paid up in cash	300,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$425,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		23,000 00
Interest due and accrued on bond and mortgage loans		841 25
Total value of mortgaged premises	$46,000 00	
Market value of stocks and bonds owned by the company, viz.:		681,830 00

Stocks and Bonds.	Par value.	Market value.
Oswego & Syracuse Railroad	$25,000 00	$50,000 00
Albany & Susquehanna Railroad	20,000 00	36,000 00
Utica, Chenango & Susquehanna Valley Railroad.	10,000 00	13,500 00
Rensselaer & Saratoga Railroad	5,000 00	9,500 00
New York, Lackawanna & Western Railroad	10,000 00	11,500 00
Valley Railroad	15,000 00	17,250 00
New York Central & Hudson River Railroad	20,000 00	19,600 00
Lake Shore & Michigan Southern Railroad	10,000 00	14,300 00
Rome, Watertown & Ogdensburg Railroad	30,000 00	36,000 00
Buffalo, Rochester & Pittsburgh R. R. (preferred)	10,000 00	5,200 00
Chicago & Northwestern Railroad (common)	20,000 00	19,600 00
" " (preferred)	10,000 00	14,400 00
Chicago, Milwaukee and St. P. R. R. (preferred)	20,000 00	28,400 00
Ninth Avenue Railroad	5,000 00	7,850 00
Central Park North and East River Railroad	13,000 00	21,450 00
Pittsburgh, Ft. Wayne & Chicago Railroad	24,900 00	39,840 00
Delaware & Hudson Canal Co	20,000 00	25,200 00
Consolidated Gas Co. of New York	15,000 00	22,200 00
German American Bank	3,750 00	4,687 50
Merchants' National Bank	16,650 00	22,477 50
Mechanics' National Bank	5,000 00	9,750 00
Nassau Bank	5,000 00	8,000 00
Bank of America	5,000 00	16,000 00
American Exchange Bank	20,000 00	34,400 00
East River Bank	3,550 00	5,325 00
National Bank of Commerce	10,000 00	20,600 00
Consolidated Gas Co. of Baltimore	20,000 00	11,600 00
Brooklyn Union Gas Co.	10,000 00	7,700 00
Add'l Water Loan, City of New York	150,000 00	154,500 00
	$581,850 00	$681,830 00

Cash on hand and in bank		$21,677 79
Interest due and accrued on stocks not included in market value		7,870 50
Interest due on deposits in L. M. Bank		64 00
Gross premiums in course of collection not more than three months due		33,424 26
All other property, viz.: Rents due and accrued, $4,458.36; due for re-insurance on losses paid, $91.44		4,549 80
ITEMS NOT ADMITTED AS ASSETS, VIZ.:		
Premiums unpaid on policies which have been issued more than three months	$505 95	
Aggregate amount of all available assets		$1,201,257 60

LIABILITIES.

Net amount of unpaid losses		$21,514 80
Unearned premiums at 50 per cent on fire risks under one year	$70,553 91	
Unearned premiums, *pro rata*, on fire risks running more than one year	133,444 43	
Amount of unearned premiums on all outstanding risks		203,998 34
Cash dividends unpaid		1,792 24
Due and accrued for salaries and other miscellaneous expenses		287 30
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $7,070.44; return premiums, $3,502.82; re-insurance, $3,252.77		13,826 03
Gross liabilities, except capital stock		$241,418 71
Surplus as regards policy holders		$959,838 89
Amount of capital stock paid up		300,000 00
Surplus over paid up capital		$659,838 89

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$288,869 54	
Deduct re-insurance, rebate and return premiums	52,478 85	
Net cash received for premiums during the year		$236,390 69
Interest on bonds and mortgages		1,272 50
Interest and dividends from all other sources		28,312 94
Interest from all other sources		7,327 63
Received during the year in cash		$273,303 76

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$97,749 06
Cash dividends paid	45,252 00
Commissions and brokerage	54,952 09
Salaries, fees and wages	34,030 66
State, national and local taxes	2,476 65
All other payments	8,735 80
Expenditures during the year in cash	$244,196 26

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$58,787,748	$417,139 61
Written or renewed during the year	40,007,583	292,164 79
Total	$98,795,331	$709,304 40
Deduct those expired and marked off as terminated	35,875,588	266,881 71
In force at the end of the year	$62,919,743	$442,422 69
Deduct amount re-insured	6,414,082	44,687 69
Net amount in force December 31, 1895	$56,505,661	$397,735 00

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$17,900,407	$141,107 83
More than *one* and not more than *three* years to run	35,128,310	222,004 15
More than three years to run	3,476,944	34,623 02
Net amount in force December 31, 1895	$56,505,661	$397,735 00

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$7,760,290 00
Total losses paid from organization to date	3,701,379 00
Total losses incurred during the year	104,559 00
Total cash dividends declared since the company commenced business	4,151,308 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,072,300 00
Premiums received	19,842 05
Losses paid	7,770 03
Losses incurred	8,183 48
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	579,275 00

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 1 Custom House st., Providence, R. I.: commenced business September, 1860; commenced business in Illinois March 15, 1865.]

FRED W. ARNOLD, President. JAS. E. TILLINGHAST, Secretary.

JOHN J. MAYBERRY, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$300,000 00
Capital stock paid up in cash	300,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$129,900 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		125,500 00
Interest due and accrued on bond and mortgage loans		181 00
Total value of mortgaged premises	$333,400 00	
Market value of stocks and bonds owned by the company, viz.:		280,961 50

Stocks and Bonds.	Par value.	Market value.
Old National Bank, Providence	$50,000 00	$58,000 00
National Bank of Commerce, Providence	17,000 00	15,300 00
American National Bank, Providence	10,000 00	9,000 00
Third " " "	1,800 00	1,530 00
Fourth " " "	10,000 00	12,200 00
First " " Warren	10,000 00	9,000 00
New York Central & Hudson R. R. R. Co.	20,000 00	19,600 00
Illinois Central R. R. Co.	20,000 00	18,700 00
Chicago, Rock Island & Pacific R. R	10,000 00	6,775 00
Michigan Central R. R. Co.	10,000 00	9,600 00
Chicago, Burlington & Quincy R. R. Co.	10,700 00	8,239 00
Wells, Fargo & Co. Express Co.	5,000 00	5,000 00
Rhode Island & Massachusetts R. R. Co	5,000 00	5,000 00
Union Pacific R. R., 1st mort	25,000 00	26,022 50
New York Elevated R. R.	28,000 00	29,400 00
Pawtuxet Valley R.R (End. by N.Y., P.&B. R.R.)	22,000 00	24,420 00
Q., A. & St. L.R.R. (End. by C., B.& Q.R.R.Co.)	10,000 00	10,200 00
Milwaukee City R. R.	5,000 00	5,250 00
Chicago Burlington & Quincy R. R.	3,000 00	3,225 00
National Water Works Co., Kansas City plant	6,800 00	4,500 00
	$279,300 00	$280,961 50

Cash on hand and in bank		$35,220 00
Gross premiums in course of collection not more than three months due		43,662 92
All other property: Rents due and accrued		1,218 00
ITEMS NOT ADMITTED AS ASSETS, VIZ.:		
Premiums unpaid on policies which have been issued more than three months	$6 00	
Aggregate amount of all available assets		$616,643 42

LIABILITIES.

Net amount of unpaid losses		$17,628 00
Unearned premiums at 50 per cent. on fire risks under one year	$106,916 44	
Unearned premiums, *pro rata*, on fire risks running more than one year	84,326 88	
Unearned premiums at 100 per cent. on marine risks	798 15	
Amount of unearned premiums on all outstanding risks		192,041 47
Due and accrued for salaries and other miscellaneous expenses		546 12
All other demands against the company, viz.: State, city, county, or other taxes and assessments, $1,527.58; commissions and other charges due and to become due to agents and brokers, $2,718.70; return premiums, $1,023.25; re-insurance, $526.60		5,796 13
Gross liabilities, except capital stock		$216,011 72
Surplus as regards policy holders		$400,631 70
Amount of capital stock paid up		300,000 00
Surplus over paid up capital		$100,631 70
Special reserve fund held under Rhode Island law*	$35,000 00	

* NOTE.—This fund is set apart to provide for continuing the business of the company in case of disastrous conflagration, and is deposited with the Rhode Island Insurance Department, and is not available for payment of current ordinary losses.—See chapter 156, title 19, of the Public Statutes of the State of Rhode Island.

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$311,544 99	$1,487 12	
Deduct re-insurance, rebate and return premiums	50,061 06	137 75	
Net cash received for premiums during the year	$261,483 93	$1,349 87	$262,833 80
Interest on bonds and mortgages			6,352 76
Interest and dividends from all other sources			13,527 97
Income from all other sources			4,527 07
Received during the year in cash			$287,241 10

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$119,950 04	
Net amount paid for marine and inland losses	125 61	$120,075 65
Cash dividends paid		18,860 50
Commissions and brokerage		49,961 27
Salaries, fees and wages		22,890 78
State, national and local taxes		9,480 16
All other payments		21,123 57
Expenditures during the year in cash		$242,391 88

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$30,952,480	$366,807 77
Written or renewed during the year	26,977,913	318,807 52
Total	$57,930,393	$685,615 29
Deduct those expired and marked off as terminated	24,478,523	297,921 25
In force at the end of the year	$33,456,870	$387,694 04
Deduct amount re-insured	1,128,565	13,363 77
Net amount in force December 31, 1895	$32,328,305	$374,330 27

Recapitulation.

In force having from date of policy not more than *one* year to run	$16,772,961	$213,832 89
More than *one* and not more than *three* years to run	6,789,307	71,730 47
More than three years to run	8,766,037	88,766 91
Net amount in force December 31, 1895	$32,328,305	$374,330 27

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$20,685	$427 71
Written during the year	205,615	1,508 95
Total	$226,300	$1,936 66
Deduct those expired and marked off as terminated	183,963	1,138 51
Net amount in force	$42,337	$798 15

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$5,284,478 91
Total losses paid from organization to date	3,433,332 56
Total losses incurred during the year	113,854 77
Total cash dividends declared since the company commenced business	560,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,261,565 00
Premiums received	25,586 82
Losses paid	12,635 89
Losses incurred	15,355 15
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	515,852 00

EUREKA FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895

[Located at No. 121 East Third st., Cincinnati, Ohio; commenced business September 26, 1864; commenced business in Illinois March 28, 1890.]

F. A. ROTHIER, President. ADAM BENUS, Secretary.

GRANGER SMITH, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$100,000 00
Capital stock paid up in cash	100,000 00

ASSETS.

Value of real estate owned by the company, unincumbered	$20,650 00
Market value of stocks and bonds owned by the company, viz.:	217,057 00

Stocks and Bonds.	Par value.	Market value.
United States bonds	$22,850 00	$26,373 00
Cincinnati, Hamilton & Indianapolis R. R	6,000 00	6,840 00
Columbus & Xenia R. R	2,350 00	4,347 50
Amazon Insurance Co	5,000 00	750 00
Cincinnati Street Railway Co	16,750 00	18,760 00
Cleveland & Pittsburgh R. R	25,000 00	42,500 00
Cincinnati Gas Light and Coke Co	30,600 00	41,200 00
Citizens' National Bank	5,000 00	10,500 00
Metropolitan National Bank	10,000 00	500 00
Security Insurance Co	28,500 00	31,350 00
German National Bank	5,000 00	10,000 00
Mt. Adams & Eden Park Inclined Rwy	7,700 00	8,624 00
Atlas National Bank	1,000 00	1,400 00
Odd Fellows Temple	1,000 00	1,000 00
Little Miami R. R	3,950 00	6,883 50
Cincinnati Inclined Plane Preferred	2,500 00	2,500 00
Cincinnati, Hamilton & Dayton Preferred	300 00	279 00
Cincinnati Leaf Tobacco Warehouse Preferred	3,000 00	3,300 00
	$166,000 00	$217,057 00

Amount loaned on stocks and bonds as collateral		2,750 00
Market value of collaterals	$4,200 00	
Cash on hand and in bank		14,854 93
Interest due and accrued on stocks not included in market value		2,494 04
Interest due and accrued on collateral loans		13 75
Gross premiums in course of collection not more than three months due		34,413 01
Bills receivable, not matured, taken for fire, marine and inland risks		7,109 65

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Cincinnati Chamber of Commerce certificates	$50 00	
Aggregate amount of all available assets		$299,342 88

LIABILITIES.

Net amount of unpaid losses		$11,737 19
Unearned premiums at 50 per cent. on fire risks under one year	$31,736 17	
Unearned premiums, *pro rata*, on fire risks running more than one year	51,820 22	
Unearned premiums at 50 per cent on inland navigation risks	5,277 64	
Amount of unearned premiums on all outstanding risks		88,831 03
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		4,274 26
Due other insurance companies		12,974 47
Gross liabilities, except capital stock		$117,819 95
Surplus as regards policy holders		$181,522 43
Amount of capital stock paid up		100,000 00
Surplus over paid up capital		$81,522 43

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$168,348 98	$37,602 76	
Deduct re-insurance, rebate and return premiums	57,779 24	9,355 73	
Net cash received for premiums during the year	$110,569 74	$28,247 03	$138,816 77
Interest and dividends from all other sources			9,713 10
Income from all other sources			630 00
Profit and loss, C.C.C.& St.L.R.R stock		$392 08	
Received during the year in cash			$149,159 87

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$59,475 48	
Net amount paid for marine and inland losses	18,597 25	78,072 73
Cash dividends paid		12,000 00
Commissions and brokerage		28,996 01
Salaries, fees and wages		9,798 00
State, national and local taxes		1,829 20
All other payments		8,186 54
Expenditures during the year, in cash		$138,882 48

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$15,127,206	$184,674 78
Written or renewed during the year	13,722,707	163,647 72
Total	$28,849,913	348,322 50
Deduct those expired and marked off as terminated	10,607,367	134,317 16
In force at the end of the year	$18,242,546	214,005 34
Deduct amount re-insured	4,249,328	49,736 20
Net amount in force December 31, 1895	$13,993,218	$164,269 14

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$5,501,595	$63,472 35
More than *one* and not more than *three* years to run	4,459,698	48,328 27
More than three years to run	4,031 925	52,468 52
Net amount in force December 31, 1895	$13,993,218	$164,269 14

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$220,233 00	$14,150 50
Written during the year	726,070 00	31,211 41
Total	$946,303 00	$45,361 91
Deduct those expired and marked off as terminated	695,837 00	30,146 84
In force December 31, 1895	$250,466 00	$15,215 07
Deduct amount re-insured	79,420 00	4,659 79
Net amount in force	$171,046 00	$10,555 28

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$2,407,350 29
Total losses paid from organization to date	1,489,621 29
Total losses incurred during the year	110,674 55
Total cash dividends declared since the company commenced business	232,100 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,237,136 00
Premiums received	17,641 08
Losses paid	10,883 15
Losses incurred	13,508 53
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	258,920 00

FARMERS' AND MERCHANTS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at S.E. corner 15th and O streets, Lincoln, Neb.; commenced business July 6, 1885; commenced business in Illinois February 15, 1896.]

D. E. THOMPSON, President. E. A. BECKER, Secretary.

WM. P. BECKER, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$1,000,000 00
Capital stock paid up in cash	100,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$11,187 44
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		76,931 25
Loans on bond and mortgage upon which more than one year's interest is due (of which $2,765.00 is in process of foreclosure)		7,133 63
Interest due and accrued on bond and mortgage loans		3,226 60
Total value of mortgaged premises	$223,300 00	
Market value of stocks and bonds owned by the company, viz.:		75,325 48

Bonds and Stocks.	Par value.	Market value.
State of Nebraska, warrants	$17,972 97	$17,972 97
City of Lincoln	11,384 38	11,384 38
" "	3,000 00	3,000 00
Merrick county, Neb.	2,500 00	2,500 00
Lincoln Gas Co., Lincoln, Neb	10,000 00	10,000 00
" " "	15,000 00	8,715 00
Nebraska Telephone Co.	3,475 00	2,778 13
Industrial Savings Bank, Lincoln, Neb	2,000 00	2,000 00
Chamberlain Banking Co., Tecumseh, Neb.	1,500 00	1,575 00
First National Bank, Fairbury, Neb.	2,000 00	2,400 00
" " Crete, Neb.	5,000 00	6,500 00
" " St. Joseph, Mo.	5,000 00	5,400 00
Packers' " South Omaha, Neb.	1,500 00	1,500 00
Nebraska " York, Neb.	1,000 00	1,000 00
	$81,832 35	$76,725 48
Deduct account overvaluation		1,400 00
		$75,325 48

Tax certificates		$149 95
Cash on hand and in bank		38,120 48
Interest due and accrued on warrants, bonds and cash in banks		1,361 35
Gross premiums in course of collection not more than three months due		3,590 36
Bills receivable, not matured, taken for fire, marine and inland risks		23,826 87
All other property, viz.: Rents due and accrued		875 90
ITEMS NOT ADMITTED AS ASSETS, VIZ.:		
Bad and doubtful debts and securities	$3,390 74	
Overvaluation	1,400 00	
Total	$4,790 74	
Aggregate amount of all available assets		$241,729 31

LIABILITIES.

Net amount of unpaid losses		$8,609 66
Unearned premiums at 50 per cent. on fire risks under one year	$5,146 93	
Unearned premiums, *pro rata*, on fire risks running more than one year	116,390 19	
Amount of unearned premiums on all outstanding risks		121,537 12
Due other insurance companies		2,351 67
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		897 94
Gross liabilities, except capital stock		$133,396 39
Surplus as regards policy holders		$108,332 92
Amount of capital stock paid up		100,000 00
Surplus over paid up capital		$8,332 92

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$99,579 48	
Deduct re-insurance, rebate and return premiums	52,480 75	
Net cash received for premiums during the year		$47,098 68
Interest on mortgages		6,050 04
Interest and dividends from all other sources		4,423 43
Income from all other sources		3,450 52
Received during the year in cash		$61,022 67

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$11,443 55
Commissions and brokerage	5,259 60
Salaries, fees and wages	18,528 12
State, national and local taxes	279 25
All other payments	10,678 52
Expenditures during the year in cash	$46,189 04

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$18,750,264	$353,427 40
Written or renewed during the year	3,490,710	59,881 72
Total	$22,240,974	$413,309 12
Deduct those expired and marked off as terminated	7,598,682	132,960 78
In force at the end of the year	$14,642,292	$280,348 34
Deduct amount re-insured	188,630	3,517 26
Net amount in force December 31, 1895	$14,453,662	$276,831 08

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$631,623	$10,293 86
More than *one* and not more than *three* years to run	2,231,680	26,759 65
More than three years to run	11,590,359	239,777 57
Net amount in force December 31, 1895	$14,453,662	$276,831 08

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$1,214,544 26
Total losses paid from organization to date	372,195 81
Total losses incurred during the year	13,200 00
Total dividends declared payable in stock notes from organization	50,000 00

FARRAGUT FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 346 Broadway, New York City; commenced business January 30, 1872; commenced business in Illinois February 28, 1873.]

JOHN E. LEFFINGWELL, President. SAMUEL DARBEE, Secretary.

FRANCIS P. FISHER, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$6,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		12,930 00
Interest accrued on bond and mortgage loans		223 08
Total value of mortgaged premises	$27,750 00	
Market value of stocks and bonds owned by the company, viz.:		237,421 00

Stocks and Bonds.	Par value.	Market value.
District of Columbia, 3-65s	$105,000 00	$119,175 00
N. Y., Ont. & Western R. R. Co., 5s	20,000 00	21,800 00
Brooklyn Union Gas Co., 5s	1,000 00	1,050 00
Fourth National Bank	10,000 00	18,000 00
Clinton Bank	6,000 00	6,000 00
New York Produce Exchange Bank	9,700 00	12,125 00
Long Island Loan and Trust Co	25,000 00	57,500 00
Brooklyn Union Gas Co	2,300 00	1,771 00
	$179,000 00	$237,421 00

Amount loaned on stocks and bonds as collateral		6,900 00
Market value of collaterals	$10,150 00	
Cash on hand and in bank		22,614 87
Interest due and accrued on stocks not included in market value		86 25
Gross premiums in course of collection not more than three months due		25,851 08
All other property, viz.: Rents due and accrued, $90.42; due for re-insurance on losses paid, $10.71		101 13

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$1,212 92	
Salvage claims	850 00	
Office furniture and stationery	2,500 00	
Total	$4,062 92	
Aggregate amount of all available assets		$312,157 86

LIABILITIES.

Net amount of unpaid losses		$10,984 42
Unearned premiums at 50 per cent. on fire risks under one year	$65,410 58	
Unearned premiums, *pro rata*, on fire risks running more than one year	3,405 23	
Amount of unearned premiums on all outstanding risks		68,815 81
Due and accrued for salaries and other miscellaneous expenses		250 00
All other demands against the company, viz.: State, city, county, or other taxes and assessments, $600.00; commissions and other charges due and to become due to agents and brokers, $2,510.71; re-insurance, $780.57		3,891 28
Gross liabilities, except capital stock		$83,941 51

Surplus as regards policy holders	$228,215 85
Amount of capital stock paid up	200,000 00
Surplus over paid up capital	$28,215 85

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$174,636 46	
Deduct re-insurance, rebate and return premiums	33,645 81	
Net cash received for premiums during the year		$140,990 65
Interest on bonds and mortgages		756 50
Interest and dividends from all other sources		9,184 22
Income from all other sources		425 04
Received during the year in cash		$151,356 41

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$83,653 95
Cash dividends paid	11,000 00
Commissions and brokerage	27,485 02
Salaries. fees and wages	17,211 00
State, national and local taxes	2,949 62
All other payments	10,308 23
Expenditures during the year in cash	$152,607 82

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$19,153,172	$204,444 41
Written or renewed during the year	15,147,168	177,884 23
Total	$34,300,340	$382,328 64
Deduct those expired and marked off as terminated,	16,900,746	207,242 35
In force at the end of the year	$17,399,594	$175,086 29
Deduct amount re-insured	5,717,254	36,530 31
Net amount in force December 31, 1895	$11,682,340	$138,555 98

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$10,906,603	$130,821 16
More than *one* and not more than *three* years to run	722,887	7,191 32
More than three years to run	52,850	543 50
Net amount in force December 31, 1895	$11,682,340	$138,555 98

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$3,578,660 02
Total losses paid from organization to date	1,776,729 86
Total losses incurred during the year	80,937 09
Total cash dividends declared since the company commenced business	516,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$560,091 16
Premiums received	6,679 20
Lossess paid	3,437 84
Losses incurred	3,423 27
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	184,130 00

FIRE ASSOCIATION OF PHILADELPHIA.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 407-9 Walnut st., Philadelphia, Pa.; commenced business September 1, 1817; commenced business in Illinois November 7, 1872.]

E. C. IRVIN, President. BENJAMIN T. HERKNESS, Secretary.

WM. H. CUNNINGHAM, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	500,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$202,900 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		1,822,809 51
Loans on bond and mortgage upon which more than one year's interest is due (of which $16,000.00 is in process of foreclosure)		69,020 00
Interest due and accrued on bond and mortgage loans		40,764 44
Total value of mortgaged premises	$4,999,218 00	
Market value of stocks and bonds owned by the company, viz:		2,409,694 00

Stocks and bonds.	Par value.	Market value.
City of Philadelphia, 6s, 1899-1904	$309,100 00	$349,283 00
City of Camden, 7s, 1904	1,500 00	1,755 00
City of Richmond, 6s, certificates, 1904-1912	25,000 00	28,500 00
City of Cincinnati, 7 3/10s, 1902	121,000 00	151,250 00
City of Cincinnati, 7 3/10s, 1906	4,000 00	
City of Altoona, 6s, 1900	52,500 00	52,500 00
City of Tacoma Water and Light, 1913	40,000 00	42,000 00
City of Richmond, 4s, certificates, 1929	50,000 00	50,000 00
State of Georgia, 4½s, 1911-1915	25,000 00	27,500 00
Northern Central Ry. Co., 6s, gen. mort., 1904	168,000 00	194,880 00
Catawissa Railroad, 7s, registered, 1900	10,000 00	11,300 00
Lehigh Valley Railroad, 7s, registered, 1910	32,000 00	43,520 00
Lehigh Valley Railroad, 6s, registered, 1923	100,000 00	124,000 00
S. V. & P. R. R., 7s, registered, 1901	20,000 00	22,800 00
Philadelphia & Erie Railroad, 5s, registered, 1920	100,000 00	118,000 00
Belt Railroad & Stock Yards, 6s, first mort., 1911	50,000 00	54,000 00
Louisville & Nashville R. R., 6s, gen. mort., 1930	82,000 00	95,530 00
Texas & Pacific Railroad, 6s, first mort., 1905	13,000 00	13,650 00
Camden & Atlantic Railroad, 5s, registered, 1911	30,000 00	32,100 00
Pennsylvania Railroad, 6s, general mortgage, 1910	58,000 00	76,560 00
Pennsylvania Railroad, 6s, consol. mortgage, 1905	50,000 00	60,000 00
C., H. & D. R. R. Co., 5s, reg. gen. mort., gold, 1942	20,000 00	21,600 00
C., D. & I. R. R. Co., 5s, first mortgage, gold, 1941	25,000 00	27,000 00
C., R. I. & P. R. R., 5s, first mort. exten., 1934	25,000 00	26,500 00
N. P. R. R., 6s, first mortgage, land grant, 1921	25,000 00	29,375 00
N. P. R. R., 6s, Pend d'Oreille division), 1919	7,000 00	7,210 00
Philadelphia & Reading R. R., 4s, 1958	20,000 00	15,000 00
Central Car Trust Co., 6s, 1900	23,000 00	23,000 00
Ohio River Railroad Co., 5s, first mort., 1936	25,000 00	25,000 00
Centralia & Chester R. R., 5s, first mort., gold, 1919	50,000 00	45,000 00
Chicago & Erie Railroad, first mort. 5s, gold, 1982	35,000 00	38,500 00
Lynn & Boston Railroad, first mort. 5s, gold, 1924	25,000 00	25,750 00
Lehigh Valley Coal Co., first mort. 5s, gold, 1933	15,000 00	15,375 00
Port of Portland, Ore., 5s, gold, 1922	39,000 00	41,460 00
Pennsylvania and New York Canal, 7s, 1896	8,000 00	8,160 00
Lehigh Coal and Navigation Co., 7s con. gold, 1911	100,000 00	134,500 00
Chamber of Commerce Association, 6s, 1898	3,000 00	3,000 00

Stocks and Bonds—*Continued.*	Par value.	Market value.
Underwriters' Protective Assn., of Newark, N. J., 5s, registered, 1902	$1,000 00	$1,000 00
Evansville & Terre Haute R. R. Co., 5s, 1942	50,000 00	54,300 00
Newark Passenger Ry. Co, first consol. mort. gold, 1930	20,000 00	21,200 00
Lehigh Valley R. R. Co., 4½s registered, 1923	75,000 00	75,750 00
Terminal Railroad Assn, of St. Louis, first consol. mort. gold, 1944	50,000 00	50,000 00
Philadelphia City Passenger Ry. Co, 5s, 1910	50,000 00	53,500 00
Pennsylvania Railroad Co	61,500 00	63,960 00
Philadelphia, Germantown & Norristown R. R	16,550 00	41,706 00
Chestnut Hill R. R	8,500 00	8,820 00
Philadelphia Bourse	1,000 00	400 00
Underwriters' Salvage Co	500 00	500 00
Centralia & Chester R. R. Co		
	$2,115,150 00	$2,409,694 00

Amount loaned on stocks and bonds as collateral		$89,499 00
Market value of collaterals	$183,291 00	
Cash on hand and in bank		311,150 31
Interest due and accrued on stocks not included in market value		22,717 75
Interest due and accrued on collateral loans		476 36
Gross premiums in course of collection not more than three months due		516,384 24
All other property, viz: Rents due and accrued, $330.05; due for re-insurance on losses paid, $2,766.73		3,096 78
Total		$5,488,512 39
Less special deposits to secure liabilities in Virginia, Georgia and Oregon		112,280 00

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Salvage claims	$1,810 67	
Loans on insufficient security	2,600 00	
Fire Association stock	88,320 00	
Total	$92,730 67	
Aggregate amount of all available assets		$5,376,232 39

LIABILITIES.

Net amount of unpaid losses		$320,029 84
Unearned premiums at 50 per cent. on fire risks under one year	$954,348 10	
Unearned premiums, *pro rata*, on fire risks running more than one year	904,144 92	
Amount of unearned premiums on all outstanding risks		1,858,493 02
Amount reclaimable on perpetual fire insurance policies		1,924,533 29
All other demands against the company, viz.: State, city, county or other taxes and assessments, $1,312.40; commissions and other charges due and to become due to agents and brokers, $93,031.00; return premiums, $57,328.10; re-insurance, $24,416.04		179,087 54
Total		$4,282,143 69
Less liabilities secured by special deposits: Unpaid losses, $6,132.01; unearned premiums, $51,475.15		57,607 16
Liabilities except capital stock		$4,224,536 53
Surplus as regards policy holders		$1,151,695 86
Amount of capital stock paid up		500,000 00
Surplus over paid up capital		$651,695 86

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$3,062,534 11	
Deduct re-insurance, rebate and return premiums	588,973 30	
Net cash received for premiums during the year		$2,473,560 81
Interest on bonds and mortgages		111,262 09
Interest and dividends from all other sources		128,481 24
Income from all other sources		4,673 71
Deposit premiums received on perpetual fire risks	$63,961 25	
Received during the year in cash		$2,717,977 85

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$1,277,629 54
Cash dividends paid		200,000 00
Commissions and brokerage		521,914 95
Salaries, fees and wages		300,415 68
State, national and local taxes		57,848 95
All other payments		3,081 10
Deposit premiums returned on perpetual fire risks	$46,028 08	
Expenditures during the year in cash		$2,360,890 22

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$317,102,414	$3,434,038 05
Written or renewed during the year	252,671,760	3,024,578 21
Total	$569,774,174	6,458,611 26
Deduct those expired and marked off as terminated	215,331,077	2,702,457 10
In force at the end of the year	$351,443,097	$3,756,154 16
Deduct amount re-insured	11,583,225	117,724 99
Net amount in force December 31, 1895	$342,859,872	$3,638,429 17

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$142,867,233	$1,908,696 19
More than *one* and not more than *three* years to run	140,561,511	1,057,916 94
More than three years to run	59,431,128	671,816 04
Net amount in force December 31, 1895	$342,859,872	$3,638,429 17

PERPETUAL RISKS.

Perpetual risks in force December 31, 1894	$86,244,278	$2,064,812 51
Perpetual risks written during the year	2,690,006	67,327 63
Total	$88,934,284	$2,132,140 14
Deduct those marked off as cancelled	1,777,500	46,557 66
In force December 31, 1895	$87,156,784	$2,085,582 48

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$38,754,873 00
Total losses paid from organization to date	22,035,856 00
Total losses incurred during the year	1,346,954 00
Total cash dividends declared since the company commenced business	4,979,762 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$15,252,677 00
Premiums received	225,349 71
Losses paid	109,941 37
Losses incurred	128,465 64
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	2,264,093 00

FIRE INSURANCE COMPANY OF THE COUNTY OF PHILADELPHIA.

YEAR ENDING DECEMBER. 31, 1895.

[Located at 110 South Fourth st., Philadelphia, Pa.; commenced business April 19, 1833; commenced business in Illinois February 22, 1881.]

CHAS. R PECK, President. E. A. LAW, Secretary.

ROBERT S. CRITCHELL, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$400,000 00
Capital stock paid up in cash	400,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$67,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		196,899 00
Interest due and accrued on bond and mortgage loans		3,190 55
Total value of mortgaged premises	$379,550 00	
Market value of stocks and bonds owned by the company, viz.:		524,206 75

Stocks and Bonds.	Par value.	Market value.
Jersey City, 7s, 1897	$9,000 00	$9,450 00
Lehigh Valley R. R. 1st mortgage, 6s, 1898	5,000 00	5,250 00
" " 2d mortgage, 7s, reg., 1910	8,000 00	10,800 00
Delaware & Bound Brook R. R. Co., 1st mort., 7s, 1905	24,000 00	30,240 00
North Pennsylvania R. R., 2d mort., 7s, 1896	12,000 00	12,120 00
Catawissa R. R. Co., 2d mort., 7s, 1900	4,000 00	4,480 00
Pennsylvania Company, registered, 6s, 1907	4,000 00	4,240 00
Penn. & N. Y. Canal and R. R., 1st mort., 7's, 1906	6,000 00	7,320 00
" " " " 1896	4,000 00	4,040 00
Elmira & Williamsport R. R	550 00	495 00
Pitts., Cin. & St. L. Ry. Co., 1st mort., 7s, 1900	20,000 00	23,200 00
American Steamship Co., 1st mort., 6s, 1896	4,500 00	4,635 00
West Jersey R. R., 1st mort., 6s, 1896	7,000 00	7,210 00
New York Car Trust No. 2, series D	1,000 00	1,000 00
United N. J. R R. & Canal Co., cons. mort., 6s, 1901	20,000 00	22,800 00
Philadelphia & Erie R R., con. mort., 5s, 1920	10,000 00	11,750 00
Pennsylvania R R., general mort. 6s, reg., 1910	5,000 00	6,575 00
" " " 6s., 1910	6,000 00	7,890 00
Junction R. R. Co., 2d mort., 6s, 1900	7,000 00	7,560 00
Camden & Atlantic R R, 1st mort., 6s, 1899	4,000 00	4,280 00
Belvidere Delaware R. R, 1st mort., 6s, 1902	1,000 00	1,090 00
Connecting Railway, series C, 6s, 1902	2,000 00	2,260 00
" " D, coupons, 1908	1,000 00	1,160 00
Philadelphia, Germantown & Norristown R.R. Co.	18,200 00	33,264 00
City of Camden, 7s, 1906	1,000 00	1,140 00
Pennsylvania R. R., con. mort., 6s, 1905	6,000 00	7,080 00
United Companies of New Jersey	15,000 00	35,400 00
Germantown Passenger Ry. Co	10,250 00	25,112 50
Schuykill River East Side R. R., 1st mort., 5s, 1935	15,000 00	16,350 00
Pennsylvania Steel Co., 5s, 1917	15,000 00	15,450 00
Balt & Ohio Equipment Asso, series A, 1897	12,000 00	12,000 00
2d and 3d St. Passenger Ry. Co	5,000 00	23,200 00
Penn. & Northwestern R.R.Co., gen. mort., 5s, 1930	10,000 00	10,300 00
Pennsylvania R. R. Co	11,000 00	11,467 50
Lehigh Valley Ry., 4½s, 1940	25,000 00	26,000 00
The Nat. Bank of the Northern Liberties, Phila.	8,450 00	9,315 00
Lehigh Valley R. R., annuity bonds, reg., 6s	15,000 00	18,918 75
Solicitor's Loan and Trust Co	5,000 00	8,000 00
North Pennsylvania R. R. Co	5,200 00	8,736 00
Philadelphia City Pass. Ry. Co., 1st mort., 5s, 1910	3,000 00	3,240 00
Lombard and South St. Pass. Ry. Co., 1st mort., 5s	3,000 00	3,000 00
Thirteenth and Fifteenth Sts. Pass. Ry. Co	1,000 00	4,640 00
Newark Pass. Ry. Co., 1st con. mort., 5s, 1931	5,000 00	5,300 00

Stocks and Bonds—*Continued.*	Par value.	Market value.
Bank of North America, Philadelphia	$2,800 00	$7,028 00
First National Bank of Philadelphia	1,000 00	2,005 00
Huntingdon & Broad Top Car Trust Fund, 5s, 1902	5,000 00	5,000 00
Northern Central Ry. Co., 2d gen. mort., 5s, 1926	6,000 00	6,930 00
" " " " " "	4,000 00	4,640 00
Frankford & Southwark P. C. P. R. R. Co	2,500 00	17,000 00
The Union Traction Co. of Philadelphia	820 00	1,845 00
Electric and People's Traction, 4s, trust certificates	25,000 00	17,000 00
	$391,270 00	$524,206 75

Amount loaned on stocks and bonds as collateral		$31,237 50
Market value of collaterals	$38,950 00	
Cash on hand and in bank		33,942 59
Interest due and accrued on collateral loans		337 32
Gross premiums in course of collection not more than three months due		14,298 93
All other property, viz.: Rents due and accrued, $165.88; perpetual deposits in other companies, $4,969.26		5,185 09
Aggregate amount of all available assets		$876,747 78

LIABILITIES.

Net amount of unpaid losses		$15,648 98
Unearned premiums at 50 per cent. on fire risks under one year	$54,433 59	
Unearned premiums, *pro rata*, on fire risks running more than one year	26,095 22	
Amount of unearned premiums on all outstanding risks		80,528 81
Amount reclaimable on perpetual fire insurance policies		231,246 95
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		3,090 43
Gross liabilities, except capital stock		$330.515 17
Surplus as regards policy holders		$546,232 56
Amount of capital stock paid up		400,000 00
Surplus over paid up capital		$146,232 56

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$172,756 71	
Deduct re-insurance, rebate and return premiums	37,527 46	
Net cash received for premiums during the year		$135,229 25
Interest on bonds and mortgages		9,102 89
Interest and dividends from all other sources		27,478 05
Income from all other sources		2,101 56
Deposit premiums received on perpetual fire risks	$11,007 63	
Received during the year in cash		$174,011 75

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$50,968 81
Cash dividends paid		24,000 00
Commissions and brokerage		27,557 08
Salaries, fees and wages		10,724 72
State, national and local taxes		4,780 72
All other payments		9,178 30
Deposit premiums returned on perpetual fire risks	$10,137 66	
Expenditures during the year in cash		$127,204 63

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$15,386,369	$183,715 92
Written or renewed during the year	14,312,664	165,989 15
Total	$29,699,033	$349,705 07
Deduct those expired and marked off as terminated	14,405,732	170,962 63
In force at the end of the year	$15,293,301	$178,742 44
Deduct amount re-insured	1,605,763	17,794 72
Net amount in force December 31, 1895	$13,687,538	$160,947 72

Recapitulation.

In force having from date of policy not more than *one* year to run...	$9,106,540	$108,867 17
More than *one* and not more than *three* years to run.....	2,237,240	26,457 38
More than three years to run.....	2,341,755	25,623 17
Net amount in force December 31, 1895.....	$13,687,538	$160,947 72

Perpetual Risks.

Perpetual risks in force December 31, 1894.....	$10,486,857	$253,513 41
Perpetual risks written during the year.....	483,628	12,230 70
Total.....	$10,970,485	$265,744 11
Deduct those marked off as cancelled.....	435,518	10,378 26
In force December 31, 1895.....	$10,589,967	$255,365 85

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	$2,554,152 05
Total losses paid from organization to date.....	1,651,103 48
Total losses incurred during the year.....	51,178 56
Total cash dividends declared since the company commenced business.....	660,408 17

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	$1,443,884 00
Premiums received.....	21,029 18
Losses paid.....	4,797 19
Losses incurred.....	12,912 49
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan.....	587,230 00

FIREMEN'S INSURANCE COMPANY.

Year Ending December 31, 1895.

[Located at Baltimore, Md.; commenced business August 2, 1826; commenced business in Illinois December 23, 1878.]

T. E. S. WOLFE, President. HARRY L. RIAL, Secretary.

CONRAD WITKOWSKY, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized.....	$378,000 00
Capital stock paid up in cash.....	378,000 00

ASSETS.

Value of real estate owned by the company, unincumbered.....	$146,875 00
Market value of stock and bonds owned by the company, viz.:.....	488,184 60

Stocks and Bonds.	Par value.	Market value.
United States Government 4s.....	$50,000 00	$59,500 00
State of Virginia, 3s.....	16,000 00	12,000 00
" " deferred.....	21,556 00	2,155 60
Baltimore City, 3s.....	10,000 00	9,800 00
" 3½s.....	50,000 00	51,000 00
" 4s.....	47,000 00	50,760 00
" 4s.....	31,000 00	34,100 00
" 4s.....	22,000 00	24,200 00
National Farmers and Planters Bank.....	10,000 00	18,400 00
Merchants' National Bank.....	10,000 00	14,700 00

Bonds and Stocks—*Continued.*	Par value.	Market value.
National Bank of Baltimore	$16,000 00	$28,360 00
National Mechanics' Bank	8,080 00	14,948 00
Farmers' and Merchants' National Bank	8,000 00	12,400 00
People's Bank	2,000 00	1,900 00
Equitable National Bank	400 00	380 00
National Marine Bank	11,220 00	15,834 00
Western National Bank	5,960 00	11,622 00
First National Bank	10,000 00	12,700 00
Second National Bank	3,500 00	7,000 00
Citizens' National Bank	9,000 00	19,125 00
Northern Central R. R, 6s.	5,000 00	5,700 00
Columbus & Cincinnati Midland R. R., 4½s	5,000 00	4,500 00
Sioux City Term. R. R. Whse. Co., 6s	10,000 00	9,000 00
Chesapeake Gas Co. 6s	10,000 00	10,700 00
Baltimore City Passenger R'y Co	12,500 00	35,500 00
Central Railway Co	10,000 00	14,000 00
Merchantile Trust and Deposit Co	5,000 00	13,400 00
	$399,216 00	$488,184 60

Cash on hand and in bank		$37,671 46
Interest due and accrued on stocks not included in market value		7,445 73
Gross premiums in course of collection not more than three months due		25,200 66
All other property, viz.: Rents due and accrued, 779,11; due for re-insurance on losses paid, $1,974.55		2,753 66

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$1,755 87	
Office furniture, stationery and building	3,932 52	
Total	$5,688 39	
Aggregate amount of all available assets		$708,131 11

LIABILITIES.

Net amount of unpaid losses		$38,041 72
Unearned premiums at 50 per cent. on fire risks under one year	108,766 49	
Unearned premiums, *pro rata*, on fire risks running more than one year	71,286 20	
Amount of unearned premiums on all outstanding risks		180,052 69
Cash dividends unpaid		2,031 66
Due and accrued for salaries and other miscellaneous expenses		493 51
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		5,796 15
Gross liabilities, except capital stock		$226,415 73
Surplus as regards policy holders		$481,715 38
Amount of capital stock paid up		378,000 00
Surplus over paid up capital		$103,715 38

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$332,129 85	
Deduct re-insurance, rebate and return premiums	77,349 86	
Net cash received for premiums during the year		$254,779 99
Interest and dividends from all other sources		21,682 04
Income from all other sources		6,303 65
Received during the year in cash		$282,765 68

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$104,837 82
Cash dividends paid	29,913 30
Commissions and brokerage	65,285 18
Salaries, fees and wages	17,153 00
State, national and local taxes	13,740 41
All other payments	12,415 35
Expenditures during the year in cash	$243,294 56

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$25,176,341	$263,781 54
Written or renewed during the year	34,200 205	343,965 14
Total	$59,376,546	$607,746 68
Deduct those expired and marked off as terminated	24,801,015	254,002 40
In force at the end of the year	$34,575,531	$353,744 28
Deduct amount re-insured	1,905,573	20,192 02
Net amount in force December 31, 1895	$32,669,958	$333,552 26

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$20,883,706	$217,532 99
More than *one* and not more than *three* years to run	9,590,933	91,460 99
More than three years to run	2,195,319	24,558 28
Net amount in force December 31, 1895	$32,669,958	$333,552 26

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$7,332,526 40
Total losses paid from organization to date	3,742,258 00
Total losses incurred during the year	124,565 87
Total cash dividends declared since the company commenced business	3,339,889 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$3,289,191 16
Premiums received	46,519 14
Losses paid	23,099 02
Losses incurred	30,573 91
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	687,860 00

FIREMEN'S INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 784-6 Broad st.; Newark, N. J.: commenced business December 3, 1855; commenced business in Illinois March 12, 1874.]

DANIEL H. DUNHAM, President. A. H. HASSINGER, Secretary.

GEO. W. MONTGOMERY, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$700,000 00
Capital stock paid up in cash	600,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$122,516 01
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		1,009,061 00
Loans on bond and mortgage upon which more than one year's interest is due		2,500 00
Interest due and accrued on bond and mortgage loans		14,588 77
Total value of mortgaged premises	$2,443,975 00	
Market value of stocks and bonds owned by the company, viz.:		805,027 29

Stocks and Bonds.	Par value.	Market value.
United States Government	$30,000 00	$30,950 00
Morris & Essex 1st coup. guar mortgage	50,000 00	69,500 00
Orange & Newark Horse R. R. Co. mortgage	40,000 00	44,000 00
Essex Passenger Railway mortgage	24,000 00	26,400 00
East Orange Township	322 29	322 29
Underwriters' Protective Association, mortgage	1,000 00	1,000 00
Montclair Gas & Water Co	5,000 00	5,000 00
Newark Gas Co	50,000 00	62,500 00
Lehigh Valley Terminal Railway	4,000 00	4,480 00
Newark City Water	25,000 00	25,750 00
Atlantic City, N. J., water	22,000 00	25,080 00
Newark Electric Light and Power Co	15,000 00	18,750 00
United N. J. R. R. and Canal Co	18,900 00	32,665 00
Del., Lack. & Western R. R. Co	60,000 00	95,700 00
Morris & Essex R. R. Co	70,000 00	115,500 00
Newark City National Bank	20,000 00	31,000 00
Second National Bank	20,000 00	28,000 00
National Newark Banking Co	20,000 00	33,000 00
National State Bank	32,500 00	50,375 00
Essex Co. National Bank	20,000 00	50,000 00
German National Bank	4,200 00	8,190 00
Manufacturers' National Bank	10,000 00	14,400 00
Newark Fire Ins. Co	5,000 00	7,000 00
Newark Gas Co	11,850 00	10,665 00
Paterson Gas Light Co	10,000 00	12,000 00
Newark & Rosendale Lime & Cement Co	4,000 00	2,800 00
	$567,772 29	$805,027 29

Cash on hand and in bank		$9,001 08
Interest due and accrued on stocks not included in market value		6,776 00
Gross premiums in course of collection not more than three months due		35,186 45
All other property, viz.: Rents due and accrued		300 00
Items not Admitted as Assets, viz.:		
Premiums unpaid on policies which have been issued more than three months	$1,052 06	
Aggregate amount of all available assets		$2,004,956 60

LIABILITIES.

Net amount of unpaid losses		$25,654 21
Unearned premiums at 50 per cent. on fire risks under one year	$105,824 52	
Unearned premiums, *pro rata*, on fire risks running more than one year	158,353 92	
Amount of unearned premiums on all outstanding risks		259,178 44
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed		1,905 00
Interest due and declared remaining unpaid or uncalled for		500 55
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $5,543.98; return premiums, $3,079.14; reinsurance, $550.32		9,173 89
Gross liabilities, except capital stock		$296,411 59
Surplus as regards policy holders		$1,708,545 01
Amount of capital stock paid up		600,000 00
Surplus over paid up capital		$1,108,545 01

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$347,549 81	
Deduct re-insurance, rebate and return premiums	36,015 14	
Net cash received for premiums during the year		$311,534 67
Interest on bonds and mortgages		49,639 51
Interest and dividends from all other sources		38,069 17
Income from all other sources		8,823 77
Received during the year in cash		$408,067 12

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$147,164 49
Cash dividends paid	72,000 00
Scrip or certificates of profits redeemed in cash, $4.00; interest paid to scrip holders, $1.20	5 20
Commissions and brokerage	53,134 39
Salaries, fees and wages	28,851 89
State, national and local taxes	13,157 86
All other payments	16,082 82
Expenditures during the year in cash	$325,396 65

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$55,706,017	$505,143 10
Written or renewed during the year	36,593,193	360,700 14
Total	$92,299,210	$865,843 24
Deduct those expired and marked off as terminated	36,376,039	342,891 81
In force at the end of the year	$55,923,171	$522,951 43
Deduct amount re-insured	1,009,569	8,957 46
Net amount in force December 31, 1895	$54,913,602	$513,993 97

Recapitulation.

In force having from date of policy not more than *one* year to run	$20,660,397	$211,649 05
More than *one* and not more than *three* years to run	27,040,720	226,958 44
More than three years to run	7,212,485	75,386 48
Net amount in force December 31, 1895	$54,913,602	$513,993 97

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$7,114,349 29
Total losses paid from organization to date	3,405,436 26
Total losses incurred during the year	147,371 06
Total cash dividends declared since the company commenced business	1,542,500 00
Total dividends declared payable in stock from organization	450,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,356,351 00
Premiums received	21,436 05
Losses paid	11,517 40
Losses incurred	11,566 83
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	690,910 00

FIREMEN'S FIRE INSURANCE COMPANY.

Year Ending December 31, 1895.

[Located at No. 43 Kilby st., Boston, Mass.; commenced business December 30, 1872; commenced business in Illinois July 16, 1874.]

THOMAS W. TUCKER, President. HENRY C. SHORT, Secretary.

FRED S. JAMES, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$400,000 00
Capital stock paid up in cash	400,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$211,700 00
Interest due and accrued on bond and mortgage loans		2,096 44
Total value of mortgaged premises	$585,000 00	
Market value of stocks and bonds owned by the company, viz		628,741 00

Stocks and Bonds.	Par value.	Market value.
City of Boston, 4s	$60,000 00	$62,400 00
" Fall River, 6s	30,000 00	32,250 00
" Lawrence, 4s	20,000 00	20,500 00
" Quincy, 4s	8,000 00	8,160 00
" Haverhill, 4s	10,000 00	10,150 00
" Taunton, 4s	30,000 00	31,200 00
Town of Brookline notes, 4s	18,000 00	18,056 25
Eastern Railroad bonds, 6s	22,500 00	26,550 00
Boston & Providence R. R. bonds, 4s	25,000 00	26,000 00
Old Colony R. R bonds, 4s	20,000 00	20,800 00
Boston & Maine R. R. bonds, 4s	10,000 00	10,250 00
Boston & Lowell R. R. Co., 4½s	1,000 00	1,030 00
Boston & Albany R. R. bonds, 4s	25,000 00	25,875 00
Maine Central R R. bonds, 4s	10,000 00	10,000 00
Chicago, Burlington & Quincy R. R., Iowa Div., 4s	25,000 00	24,750 00
Kansas City, St Joseph & Council Bluffs R. R, 7s	20,000 00	24,200 00
Chicago, Burlington & Northern R. R, 5s	25,000 00	25,750 00
Cedar Rapids, Iowa F. & Northwestern R. R., 5s	25,000 00	25,000 00
St. Paul & Northern Pacific R. R., 6s	30,000 00	36,900 00
Jackson, Lansing & Saginaw R. R., 5s	10,000 00	10,000 00
National City Bank	20,000 00	16,300 00
Hamilton "	20,000 00	21,450 00
National Eagle Bank	20,000 00	16,550 00
" Webster Bank	5,300 00	5,459 00
" Revere "	20,000 00	18,100 00
Atlas National Bank	10,300 00	12,694 75
Boston "	20,000 00	20,000 00
Old Boston "	1,200 00	1,326 00
Loan to American Waltham Watch Co	25,000 00	25,000 00
" Arlington Mills	25,000 00	25,000 00
Atlantic Cotton Mills	28,400 00	17,040 00
	$619,700 00	$628,741 00

Amount loaned on stocks and bonds as collateral		1,000 00
Market value of collaterals	$1,900 00	
Cash on hand and in bank		31,361 19
Interest due and accrued on stocks not included in market value		5,645 50
Interest due and accrued on collateral loans		5 97
Gross premiums in course of collection not more than three months due		11,817 35

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$2 1 28	
Aggregate amount of all available assets		$892,367 45

LIABILITIES.

Net amount of unpaid losses		$11,831 21
Unearned premiums at 50 per cent. on fire risks under one year	$30,095 39	
Unearned premiums, *pro rata*, on fire risks running more than one year	142,203 23	
Amount of unearned premiums on all outstanding risks		172,298 62
Cash dividends unpaid		112 00
Due and accrued for salaries and other miscellaneous expenses		1,600 00
All other demands against the company, viz.: State, city, county or other taxes and assessments, $1,250.00; commissions and other charges due and to become due to agents and brokers, $1,847.85; return premiums, $100.00; re-insurance, $200.00		3,397 85
Gross liabilities, except capital stock		$189,239 68
Surplus as regards policy holders		$703,127 77
Amount of capital stock paid up		400,000 00
Surplus over paid up capital		$303,127 77

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$123,594 45	
Deduct re-insurance, rebate and return premiums	21,540 40	
Net cash received for premiums during the year		$102,054 05
Interest on bonds and mortgages		8,708 38
Interest and dividends from all other sources		26,722 62
Income from all other sources		1,819 82
Received during the year in cash		$139,249 87

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$52,734 77
Cash dividends paid	31,968 00
Commissions and brokerage	15,994 66
Salaries, fees and wages	15,876 67
State, national and local taxes	3,880 04
All other payments	9,515 56
Expenditures during the year in cash	$129,969 70

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$42,760,230	$406,693 23
Written or renewed during the year	13,705,527	123,084 39
Total	$56,465,757	$529,777 62
Deduct those expired and marked off as terminated	17,170,967	163,632 18
In force at the end of the year	$39,294,790	$366,145 44
Deduct amount re-insured	1,281,621	9,724 98
Net amount in force December 31, 1895	$38,013,169	$356,420 46

Recapitulation.

In force having from date of policy not more than *one* year to run	$6,146,036	$60,190 79
More than *one* and not more than *three* years to run	5,451,682	51,397 90
More than three years to run	26,415,451	244,831 77
Net amount in force December 31, 1895	$38,013,169	$356,420 46

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$2,964,311 81
Total losses paid from organization to date	1,515,693 29
Total losses incurred during the year	57,075 27
Total cash dividends declared since the company commenced business	677,000 00
Total dividends declared payable in stock from organization	100,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,409,553 00
Premiums received	23,924 77
Losses paid	18,006 55
Losses incurred	22,651 09
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	799,717 00

FIREMAN'S FUND INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 401 California st., San Francisco, Cal.; commenced business June 18, 1863; commenced business in Illinois March 8, 1869.]

DAVID J. STAPLES, President. BERNARD FAYMONVILLE, Secretary.

THOMAS S. CHARD, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$1,000,000 00
Capital stock paid up in cash	1,000,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$416,700 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		490,243 85
Loans on bond and mortgage upon which more than one year's interest is due		2,000 00
Interest due and accrued on bond and mortgage loans		6,220 31
Total value of mortgaged premises	$1,398,800 00	
Market value of stocks and bonds owned by the company, viz.:		1,710,979 00

Stocks and Bonds.	Par value.	Market value.
Omnibus Cable Co	$125,000 00	$147,500 00
Market Street Railway Co	100,000 00	107,500 00
Powell Street Railway Co	15,000 00	17,100 00
Sutter Street Railway Co	50,000 00	55,000 00
Presidio & Ferries R. R. Co	37,000 00	37,000 00
San Francisco & North Pacific Railway	20,000 00	20,000 00
United States Registered 4s, 1925	25,000 00	29,312 50
Oakland City Gas, Light & Heat Co	50,000 00	52,250 00
Stockton Gas and Electric Co	30,000 00	30,450 00
San Diego Gas and Electric Light Co	20,000 00	20,000 00
Riverside Water Co	20,000 00	20,000 00
Baker City, Or., Water	17,000 00	17,850 00
Pacific Rolling Mills	14,000 00	14,350 00
Baker City, Or., School	20,000 00	21,000 00
Palo Alto, Cal., School District	15,000 00	15,750 00
San Pascual, Cal., School District	6,250 00	6,312 50
Olympic Club	5,000 00	5,000 00
Independence City, Or	3,000 00	3,000 00
Home Mutual Insurance Co	298,600 00	600,000 00
Bank of California	6,000 00	18,220 00
First National Bank, S. F	18,700 00	34,034 00
Anglo-California Bank [50% paid up]	5,000 00	5,000 00
Oakland Bank of Savings [50% paid up]	22,500 00	29,250 00
California Safe Deposit and Trust Co	20,000 00	33,600 00
Sather Banking Co	24,000 00	25,500 00
California Street Cable R. R. Co	100,000 00	105,000 00
Sutter Street R. R. Co	44,000 00	44,000 00
Market Street Ry. Co	20,000 00	9,000 00
San Francisco & San Joaquin Valley Ry. Co	4,000 00	4,000 00
Oakland Gas, Light and Heat Co. [20% paid]	13,000 00	32,500 00
San Francisco Gaslight Co	5,000 00	3,600 00
Pacific Gas Improvement Co	40,000 00	32,400 00
Spring Valley Water Co	60,000 00	58,500 00
California Dry-Dock Co	65,600 00	24,600 00
Pacific Rolling Mills	50,000 00	11,250 00
Stockton Gas, Light and Heat Co	12,170 00	8,550 00
San Francisco and San Joaquin Coal Co	22,500 00	18,500 00
Oakland Building and Loan Association	2,400 00	2,400 00
	$1,425,720 00	$1,710,979 00

Amount loaned on stocks and bonds as collateral		$178,301 65
Market value of collaterals	$316,978 00	
Cash on hand and in bank		193,397 89
Interest due and accrued on stocks not included in market value		5,252 53
Interest due and accrued on collateral loans		613 12
Gross premiums in course of collection not more than three months due		369,500 75
Bills receivable, not matured, taken for fire, marine and inland risks		40,491 40
All other property, viz : Due for re-insurance on losses paid, $25,054.81; fire premium notes, $7,405.76; warrants, $3,035.31		35,495 88
Total		$3,449,095 88
Less special deposits to secure liabilities in Georgia and Oregon		75,000 00
Aggregate amount of all available assets		$3,374,095 88

LIABILITIES.

Net amount of unpaid losses		$125,491 42
Unearned premiums at 50 per cent. on fire risks under one year	$475,965 64	
Unearned premiums, *pro rata*, on fire risks running more than one year	687,611 29	
Unearned premiums at 50 per cent. on inland navigation risks	39,684 77	
Unearned premiums at 100 per cent. on marine risks	15,310 04	
Amount of unearned premiums on all outstanding risks		1,218,571 74
All other demands against the company, viz : Voluntary reserve to offset cut rates in California, $75,000.00; commissions and other charges due and to become due to agents and brokers, $28,450.91; marine bills payable, $4,485.86; agents' credit balances, $3,968.85; cash deposited by customers, $5,922.51		117,827 63
Total		$1,461,890 79
Less liabilities secured by special deposits: Unpaid losses, $52.00; unearned premiums, $39,190.36		39,242 36
Liabilities, except capital stock		$1,422,648 43
Surplus as regards policy holders		$1,951,447 45
Amount of capital stock paid up		1,000,000 00
Surplus over paid up capital		$951,447 45

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$2,134,477 87	$332,171 52	
Deduct re-insurance, rebate and return premiums	675,389 11	150,381 34	
Net cash received for premiums during the year	$1,459,088 76	$181,790 18	$1,640,878 94
Interest on bonds and mortgages			26,997 02
Interest and dividends from all other sources			104,459 24
Income from all other sources			19,168 15
Received during the year in cash			$1,791,503 35

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$721,062 97	
Net amount paid for marine and inland losses	123,686 29	$847,749 26
Cash dividends paid		120,000 00
Commissions and brokerage		224,985 85
Salaries, fees and wages		179,027 74
State, national and local taxes		30,701 61
All other payments		154,065 84
Expenditures during the year in cash		$1,556,480 30

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$199,631,332	$2,587,001 20
Written or renewed during the year	179,216,492	2,155,368 87
Total	$378,847,824	$4,742,370 07
Deduct those expired and marked off as terminated	167,900,380	2,257,613 47
In force at the end of the year	$210,947,444	$2,514,756 60
Deduct amount re-insured	19,797,119	265,676 24
Net amount in force December 31, 1895	$191,150,325	$2,249,080 36

RECAPITULATION.

In force having from date of policy not more than *one* year to run....	$77,452,735	$951,871 28
More than *one* and not more than *three* years to run.....	85,602,840	950,372 95
More than three years to run.....	28,095,250	346,836 13
Net amount in force December 31, 1895.....	$191,150,825	$2,249,080 36

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	$3,820,916	$149,575 52
Written during the year.....	27,914,784	329,747 18
Total.....	$31,735,700	$479,322 70
Deduct those expired and marked off as terminated.....	27,838,145	324,160 16
In force December 31, 1895.....	$3,897,555	$155,162 54
Deduct amount re-insured.....	1,362,758	60,452 96
Net amount in force.....	$2,534,797	$94,709 58

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	$28,489,258 00
Total losses paid from organization to date.....	14,370,424 00
Total losses incurred during the year.....	837,040 35
Total cash dividends declared since the company commenced business.....	2,586,000 00
Total dividends declared payable in stock from organization.....	100,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, $8,864,614.00; marine and inland, $2,755,587.00.....	$11,620,201 00
Premiums received, fire, $88,813.10; marine and inland, $10,924.13.....	99,737 23
Losses paid, fire, $37,685.01; marine and inland, $17,681.75.....	55,366 76
Losses incurred, fire, $38,811.92; marine and inland, $19,286.75.....	58,098 67
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan.....	1,093,725 00

FRANKLIN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 421 Walnut St., Philadelphia, Pa.; commenced business June, 1829; commenced business in Illinois February 10, 1870.]

JAMES W. McALLISTER, President. EZRA T. CRESSON, Secretary.

EDWARD S. SHERWOOD, Attorney in Illinois, at Springfield.

CAPITAL.

Capital stock authorized.....	$400,000 00
Capital stock paid up in cash.....	400,000 00

ASSETS.

Value of real estate owned by the company, unincumbered.....		$279,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....		233,808 00
Interest due and accrued on bond and mortgage loans.....		3,507
Total value of mortgaged premises.....	$752,445 00	

Market value of stocks and bonds owned by the company, viz.: **$2,220,460 00**

Stocks and Bonds.	Par value.	Market value.
City of Springfield, Ill., 5s	$9,000 00	$9,180 00
City of Sandusky, O., 5s	55,000 00	51,800 00
Philadelphia Bourse, stock	500 00	400 00
City of Camden, N. J., 4s	35,000 00	35,050 00
City of Camden, N. J., 4s	5,000 00	5,150 00
Pittsburgh, Chartiers & Youghiogheny R. R., 6s	50,000 00	55,000 00
Pennsylvania R. R. cons. sterling, 6s	70,000 00	81,200 00
Shamokin, Sunbury & Lewisburg, 1st mort., 6s	10,000 00	10,200 00
Chartiers Ry. Co., coup., 7s	6,000 00	6,900 00
	10,000 00	10,300 00
	50,000 00	61,500 00
	50,000 00	52,500 00
	11,000 00	5,200 00
	11,000 00	11,550 00
	29,000 00	29,870 00
	4,000 00	4,060 00
	5,000 00	6,250 00
	4,100 00	4,305 00
	17,000 00	17,000 00
	25,000 00	26,750 00
	19,000 00	25,080 00
	42,000 00	55,440 00
	10,000 00	10,900 00
	3,000 00	3,270 00
	10,000 00	10,400 00
	5,000 00	10,000 00
	15,000 00	15,600 00
	21,000 00	21,000 00
	10,000 00	10,400 00
City of Quincy, Ill., 4½s	19,000 00	19,000 00
Southwark National Bank	5,000 00	10,000 00
Gloucester County, N. J., 4s	11,000 00	11,000 00
Northern Pacific R. R., Missouri Div., 1st mort., 6s	6,000 00	6,120 00
Iowa City & Western R. R., 1st mort., 7s	20,000 00	20,600 00
Delaware & Bound Brook R. R., 6s	8,000 00	8,400 00
Chicago & Western Indiana R. R., 1st mort., 6s	10,000 00	10,600 00
Pennsylvania R. R., collateral trust loan, 4½s	80,000 00	82,400 00
Col'mb's & Cinn. Midl'nd R. R., 1st mort., ext., 4½s	25,000 00	18,750 00
Philadelphia, Wilmington & Baltimore R. R	6,250 00	7,500 00
St. Paul, Minn. & Man. R. R., 1st mort., gold., 7s	2,000 00	2,200 00
Balt. & Pot. R. R., 1st mort., sinking fund, gold, 6s	75,000 00	91,500 00
Balt. & Pot. R. R., 1st mort., Tunnel Road, gold, 6s	50,000 00	62,000 00
Pennsylvania & N. Y. Canal & R. R., 7s	54,000 00	55,080 00
West Jersey R. R. Co., 7s	14,000 00	15,400 00
Connecting R. R. Co., 6s	20,000 00	22,400 00
Easton & Amboy R. R., 1st mort., 5s	25,000 00	27,250 00
Lehigh Valley R. R., 1st mort., coup., 6s	40,000 00	42,000 00
Elmira & Williamsport R. R., 5s	10,000 00	10,500 00
Phila., Wilmington & Balt., trust certificate, 4s	25,000 00	25,500 00
New York, Lackawanna & Western R. R., 6s	25,000 00	26,750 00
West Jersey R. R., consolidated mort., 6s	25,000 00	30,000 00
New York Central R. R., extended, 4s	25,000 00	25,000 00
Harrisburg, Portsm'th, Mt. Joy & L. R. R., ext., 4s	25,000 00	26,750 00
Lehigh Coal and Navigation Co., loan, 6s	10,000 00	10,400 00
Northern Central R. R., 2d mort., 5s	15,000 00	17,250 00
Continental Hotel Co., preferred	5,000 00	7,000 00
Steubenville & Indiana R. R., 1st mort., ext., 5s	60,000 00	66,600 00
Pennsylvania Salt Manufacturing Co., 5s	47,000 00	47,000 00
Camden & Atlantic R. R., consolidated, 6s	15,000 00	18,000 00
N. Centr'l R. R., cons., gen. mort., sterling gold, 6s	12,000 00	12,360 00
Philadelphia & Erie R. R., gold, 5s	10,000 00	11,800 00
Mine Hill & Schuylkill Haven R. R. Co.	25,000 00	25,000 00
Penn. Company for Insurance on Lives, etc.	2,500 00	12,000 00
Lehigh Valley Coal Co., reg., 6s	20,000 00	20,400 00
Baltimore & Ohio R. R., extended, 4s	25,000 00	25,500 00
Northern Central R. R., consolidated, 4½s	10,000 00	10,700 00
River Front R. R., 1st mort., 4½s	16,000 00	16,000 00
Camden & Atlantic R. R. Co., consolidated, 5s	11,000 00	11,550 00
Borough of Beaver, Pa., 5s	22,600 00	23,730 00
Phila. & Reading R. R. Co., imp. mort., 6s	50,000 00	52,000 00
St. Louis, Vandalia & Terre Haute R. R., 7s	14,000 00	14,840 00
Pittsburgh, Cincinnati & St. Louis R. R., reg., 7s	52,000 00	60,320 00
Northern Central Ry., cons. mort., gold, 6s	15,000 00	16,500 00
Northern Central Ry., gen. mort., gold, 6s	14,000 00	16,380 00
Philadelphia & Reading R. R., extended, 5s	41,000 00	48,790 00
City of Columbus, O., 5s water works, ref.	25,000 00	25,750 00
Lehigh Valley R. R. Co., annuity, reg., 4½s	65,000 00	66,300 00
Lehigh Valley R. R. Co., annuity, reg., 6s	35,000 00	44,100 00
Girard Point Storage, 5½s	50,000 00	44,000 00
Susquehanna Coal Co., 6s	10,000 00	11,300 00
Borough of Sewickly, Pa., school, 5s	24,500 00	25,725 00
City of Dayton, O., sewer, 5s	5,000 00	5,500 00
City of Dayton, O., street paving, 5s	20,000 00	23,000 00

Stocks and Bonds—*Continued.*	Par value.	Market value.
Philadelphia & Baltimore Central R. R., 5s	$1,000 00	$1,060 00
Monongahela City, Pa., sewer and street imp., 5s	18,000 00	19,440 00
City of Columbus, O., High Street Viaduct, 4½s	25,000 00	26,000 00
Warren & Franklin Ry. Co., 7s	15,000 00	15,450 00
Pittsburgh, Cincinnati & St. Louis R. R., coup, 7s	7,000 00	8,120 00
Jacksonville Southeastern Ry., 1st mort., 6s	4,000 00	3,000 00
Baltimore & Ohio R. R. (Parkersburg Branch), 6s	24,000 00	28,320 00
Allegheny Valley R. R. Co, 7s	25,000 00	32,500 00
Philadelphia Traction Co., collateral trust, gold, 4s	36,000 00	37,080 00
Borough of Sewickly, Pa., water, 5s	2,000 00	2,100 00
Borough of Downingtown, Pa., water, 4½s	10,000 00	10,500 00
Lehigh Coal and Navigation Co., collat. trust, 4½s	25,000 00	26,250 00
City of Camden, N. J., 4s	5,000 00	5,150 00
City of Lancaster, Pa., school, 4s	4,000 00	4,160 00
Penn. & New York Canal and R. R. Co., 4s	3,000 00	2,850 00
	$2,077,450 00	$2,299,450 00

Amount loaned on stocks and bonds as collateral		$197,500 00
Market value of collaterals	$260,568 50	
Cash on hand and in bank		89,751 27
Interest due and accrued on collateral loans		1,312 26
Gross premiums in course of collection not more than three months due		65,222 93
Aggregate amount of all available assets		$2,169,551 58

LIABILITIES.

Net amount of unpaid losses		$41,509 42
Unearned premiums at 50 per cent. on fire risks under one year	$163,621 13	
Unearned premiums, *pro rata*, on fire risks running more than one year	291,229 87	
Amount of unearned premiums on all outstanding risks		454,851 00
Amount reclaimable on perpetual fire insurance policies		1,193,448 62
Cash dividends unpaid		410 00
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		8,838 90
Gross liabilities, except capital stock		$1,699,057 94
Surplus as regards policy holders		$1,470,493 64
Amount of capital stock paid up		400,000 00
Surplus over paid up capital		$1,070,493 64

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$594,358 44	
Deduct re-insurance, rebate and return premiums	104,601 57	
Net cash received for premiums during the year		$489,756 87
Interest on bonds and mortgages		14,842 73
Interest and dividends from all other sources		120,519 64
Income from all other sources		9,750 29
Deposit premiums received on perpetual fire risks	$12,413 24	
Received during the year in cash		$634,869 53

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$278,422 80
Cash dividends paid		99,890 00
Commissions and brokerage		88,278 93
Salaries, fees and wages		38,140 00
State, national and local taxes		20,960 98
All other payments		89,530 11
Deposit premiums returned on perpetual fire risks	$38,116 13	
Expenditures during the year in cash		$615,222 82

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$83,853,259	$969,742 89
Written or renewed during the year	50,157,976	588,497 97
Total	$134,011,235	$1,558,240 86
Deduct those expired and marked off as terminated	52,840,912	633,620 37
In force at the end of the year	$81,170,323	$924,620 49
Deduct amount re-insured	3,370,004	38,375 18
Net amount in force December 31, 1895	$77,800,319	$886,245 31

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$26,593,404 26	$327,242 26
More than *one* and not more than *three* years to run	33,867,767 77	356,198 22
More than three years to run	20,704,151 12	241,180 01
Net amount in force December 31, 1895	$81,170,323 15	$924,620 49

PERPETUAL RISKS.

Perpetual risks in force December 31, 1895	$57,737,973	$1,295,299 05

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$30,230,371 57
Total losses paid from organization to date	16,114,023 09
Total losses incurred during the year	298,366 39
Total cash dividends declared since the company commenced business	5,384,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,076,125 09
Premiums received	26,566 91
Losses paid	16,915 23
Losses incurred	15,289 06
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	None

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GERMAN AMERICAN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 115 Broadway, New York, N. Y.; commenced business March 7, 1872; commenced business in Illinois March 18, 1872.]

EMIL OELBERMANN, President. WILLIAM S. NEWELL, Secretary.

EUGENE CARY, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$1,000,000 00
Capital stock paid up in cash	1,000,000 00

ASSETS.

Value of real estate owned by the company, unincumbered	$25,000 00
Market value of stocks and bonds owned by the company, viz.:	5,732,385 00

Stocks and Bonds.	Par value.	Market value.
United States, registered, 4s	$50,000 00	$54,500 00
" " 4s	150,000 00	174,000 00
" coupon, 4s	100,000 00	109,000 00
" currency, 6s	15,000 00	15,000 00
" " 6s	10,000 00	10,200 00
" " 6s	75,000 00	78,000 00
" " 6s	51,000 00	54,570 00
" coupon, 5s	300,000 00	337,500 00
New York City adl. water, 3s	512,500 00	512,500 00
" " " 3½s	50,000 00	51,750 00
" " dock, 3s	200,000 00	200,000 00
" " school house, 3s	115,284 00	115,284 00
" " " 3s	50,000 00	50,000 00
Brooklyn City, 3s	75,000 00	71,625 00
" school building, 3½s	100,000 00	102,000 00
St. Louis, Mo, 4s	100,000 00	106,000 00
Portland, Ore., water, 5s	50,000 00	53,250 00
Atlanta, Ga., 4½s	25,000 00	25,000 00
Nashville, Tenn., water, 4½s	25,000 00	25,000 00
Albany & Susquehanna R. R., first, 6s	75,000 00	87,750 00
Chicago, Rock Island & Pacific R. R., first, 6s	50,000 00	64,500 00
" " " " 5s	100,000 00	100,000 00
Chicago, Milwaukee & St. Paul R. R., I. & D., 7s	30,000 00	36,900 00
" " " " LaCrosse, 5s	60,000 00	60,000 00
" " " " C. & P.W., 5s	30,000 00	32,700 00
Chicago & Northwestern R. R., 5s	69,000 00	74,175 00
" " " 6s	40,000 00	44,400 00
" " " 5s	25,000 00	27,000 00
" " " 5s	20,000 00	20,600 00
Chicago, Burlington & Quincy R. R., debenture, 5s	55,000 00	55,000 00
" " " Chi. & Ia., 5s	100,000 00	106,000 00
Central Pacific R. R., 6s	50,000 00	49,000 00
Columbus, Hock. Valley & Toledo R. R., 5s	25,000 00	20,750 00
Columbus & Ninth Avenue R. R., first, 5s	5,000 00	5,700 00
Erie R. R., first, 7s	116,000 00	151,960 00
Hannibal & St. Joseph R. R., first, 6s	25,000 00	29,500 00
Little Miami R. R., first, 5s	25,000 00	27,500 00
L. & N. and M. & M., joint, 4½s	100,000 00	105,000 00
Louisville & Nashville R. R., general, 6s	24,000 00	26,640 00
Montana Central R. R., first, 6s	25,000 00	28,500 00
N. Y., N. H. & H. R. R., 4s, con. debenture cert.	19,500 00	26,520 00
Nashville, Chattanooga & St. Louis R. R., first, 5s	25,000 00	24,625 00
New York, Lackawanna & Western R. R., first, 6s	100,000 00	132,000 00
New York, Susquehanna & Western R. R., first, 5s	25,000 00	25,000 00
New York Central R. R., 5s	100,000 00	106,000 00
New York, Chicago & St. Louis R. R., first, 4s	45,000 00	46,125 00
New York, Lake Erie & Western R. R., 5s	25,000 00	16,500 00
Pennsylvania Co., 4½s	12,000 00	13,200 00
" " 4½s	43,000 00	47,730 00
St. P., M., & M. R. R., 6s	30,000 00	35,400 00
" " " Montana ext., first, 4s	25,000 00	21,5 0 00
Syracuse, Binghampton & New York R. R., first, 7s	30,000 00	37,500 00
Wabash R. R., first, 5s	60,000 00	62,100 00
Allegheny Street Ry., 5s	25,000 00	25,000 00
Edison Electric Illuminating Co. of N. Y., first, 5s	25,000 00	26,500 00
Minneapolis, L. & M., Street Ry., 5s	25,000 00	22,500 00
Troy (N. Y.) City Ry. Co., 5s	25,000 00	26,875 00
Underwriters' Protective Ass'n of Newark, N. J., 5s	1,000 00	1,000 00
Western Union Telegraph Co., 5s	25,000 00	26,875 00
Maryland Steel Company, 5s	50,000 00	48,500 00
Albany & Susquehanna R. R.	10,000 00	17,000 00
Cleveland, Cin., Chi & St. L. R. R., preferred	40,000 00	34,000 00
Cayuga & Susquehanna R. R.	30,000 00	41,100 00
Chicago, Milwaukee & St. Paul R. R., preferred	60,000 00	75,600 00
Chicago & Northwestern R. R., preferred	50,000 00	72,500 00
Detroit, Hillsdale & Southwestern R. R.	20,000 00	18,800 00
Morris & Essex R. R.	60,000 00	97,800 00
New York & Harlem R. R.	131,650 00	362,037 00
New York, New Haven & Hartford R. R.	49,000 00	87,220 00
New York, Lackawanna & Western R. R.	20,000 00	23,300 00
Pennsylvania R. R.	127,500 00	131,962 00
Rensselaer & Saratoga R. R.	50,000 00	89,000 00
St. Paul, Minn. & Manitoba	30,000 00	33,000 00
American Exchange National Bank	10,000 00	16,600 00
Central National Bank	20,000 00	28,000 00
National Bank of Commerce	47,300 00	97,438 00
Fourth National Bank	20,000 00	34,000 00
German American Bank	16,575 00	18,564 00
Consolidated Gas Company	100,000 00	148,000 00
New York Mutual Gas Light Company	30,000 00	66,900 00
Standard Oil Trust	70,000 00	137,900 00
Western Union Telegraph Company	44,000 00	36,960 00
	$4,854,309 00	$5,732,395 00

Cash on hand and in bank	$396,674 09
Interest due and accrued on stocks not included in market value	7,307 67
Gross premiums in course of collection not more than three months due	418,702 32
Total	$6,580,069 08
Less special deposits to secure liabilities in Oregon and Virginia	100,300 00
Aggregate amount of all available assets	$6,479,769 08

LIABILITIES.

Net amount of unpaid losses		$368,731 10
Unearned premiums at 50 per cent. on fire risks under one year	$1,091,482 71	
Unearned premiums, *pro rata*, on fire risks running more than one year	1,500,420 17	
Amount of unearned premiums on all outstanding risks		2,591,902 88
Due and accrued for salaries and other miscellaneous expenses		8,264 89
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $100,687.50; return premiums, $3,610.60; re-insurance, $93,785.49		198,083 59
Total		$3,166,982 46
Less liabilities secured by special deposits: Unpaid losses, $77 50; unearned premiums, $62,919.33		62,996 83
Liabilities, except capital stock		$3,103,985 63
Surplus as regards policy holders		$3,375,783 45
Amount of capital stock paid up		1,000,000 00
Surplus over paid up capital		$2,375,783 45
Special reserve fund held under New York law*	$500,000 00	

*NOTE.—This fund is set apart to provide capital for continuing the business of the company in case of disastrous conflagration, and is deposited with the New York Insurance Department, and is not available for payment of current ordinary losses.—See New York Law, sections 130, 131 and 132.

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$3,618,434 21	
Deduct re-insurance, rebate and return premiums	878,251 88	
Net cash received for premiums during the year		$2,740,182 33
Interest and dividends from all other sources		256,100 86
Received during the year in cash		$2,996,283 19

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$1,526,068 14
Cash dividends paid	200,000 00
Commissions and brokerage	497,813 94
Salaries, fees and wages	179,523 79
State, national and local taxes	72,110 06
All other payments	279,719 56
Expenditures during the year in cash	$2,755,260 53

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$583,367,224	$5,679,253 69
Written or renewed during the year	353,729,637	3,706,619 78
Total	$937,096,861	$9,385,873 47
Deduct those expired and marked off as terminated	395,271,624	4,055,283 11
In force at the end of the year	$541,825,237	$5,330,590 36
Deduct amount re-insured	9,540,415	111,055 97
Net amount in force December 31, 1895	$532,284,822	$5,219,534 39

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$197,802,018	$2,182,965 43
More than *one* and not more than *three* years to run	238,880,165	1,964,540 89
More than three years to run	95,602,639	1,072,028 07
Net amount in force December 31, 1895	$532,284,822	$5,219,534 39

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$43,712,471 87
Total losses paid from organization to date	23,124,846 88
Total losses incurred during the year	1,388,511 76
Total cash dividends declared since the company commenced business	3,340,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$17,096,758 00
Premiums received	155,022 66
Losses paid	70,671 03
Losses incurred	78,303 52
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	2,100,000 00

GERMAN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at North Wood st. and Sixth ave., Pittsburgh, Pa.; commenced business July, 1862; commenced business in Illinois, April 25, 1877.]

A. E. SUCCOP, President. F. L. GROSS, Secretary.

ADOLPH LOEB, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$49,200 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		216,067 17
Loans on bond and mortgage upon which more than one year's interest is due		650 00
Interest due and accrued on bond and mortgage loans		3,498 41
Total value of mortgaged premises	$582,850 00	
Market value of stocks and bonds owned by the company, viz.:		144,591 50

Stocks and Bonds.	Par value.	Market value.
First National Bank of Pittsburgh	$10,000 00	$18,200 00
Second " "	10,000 00	30,000 00
Third " "	10,000 00	13,000 00
German " "	10,200 00	32,130 00
Exchange " "	5,000 00	8,000 00
Allegheny " "	5,000 00	6,500 00
M. & M. " "	2,150 00	3,246 50
Metropolitan " "	300 00	390 00
Fifth Avenue " "	500 00	500 00
First " Allegheny	10,000 00	13,000 00
Second " "	4,500 00	11,025 00
Alleppo Township School	1,800 00	2,000 00
People's Park Passenger Railway	6,000 00	6,600 00
	$75,450 00	$144,591 50

Amount loaned on stocks and bonds as collateral		1,000 00
Market value of collaterals	$2,205 00	
Cash on hand and in bank		33,047 92
Interest due and accrued on stocks not included in market value		882 17
Interest due and accrued on collateral loans		20 00
Gross premiums in course of collection not more than three months due		26,806 49
All other property, viz: Rents due and accrued		152 00
Aggregate amount of all available assets		$475,995 66

LIABILITIES.

Net amount of unpaid losses		$39,584 00
Unearned premiums at 50 per cent. on fire risks under one year	$75,680 30	
Unearned premiums, *pro rata*, on fire risks running more than one year	88,255 43	
Amount of unearned premiums on all outstanding risks		163,935 73
All other demands against the company, viz.: State, city, county or other taxes and assessments, $720.00; commissions and other charges due and to become due to agents and brokers, $4,988.33		5,658 33
Gross liabilities, except capital stock		$199,178 06
Surplus as regards policy holders		$376,817 60
Amount of capital stock paid up		300,000 00
Surplus over paid up capital		$76,817 60

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$264,785 00	
Deduct re-insurance, rebate and return premiums	51,407 61	
Net cash received for premiums during the year		$213,377 39
Interest on bonds and mortgages		13,266 46
Interest and dividends from all other sources		6,280 40
Income from all other sources		3,609 12
Received during the year in cash		$236,533 37

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$145,234 53
Cash dividends paid	20,000 00
Commissions and brokerage	48,581 63
State, national and local taxes	7,166 16
All other payments	21,167 54
Expenditures during the year in cash	$242,149 86

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$31,196,808	$390,350 25
Written or renewed during the year	21,057,722	260,927 30
Total	$52,254,530	$651,277 55
Deduct those expired and marked off as terminated	24,549,883	313,107 39
In force at the end of the year	$27,704,647	$338,170 16
Deduct amount re-insured	283,630	3,374 10
Net amount in force December 31, 1895	$27,421,017	$334,796 06

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$12,266,643	$151,360 60
More than *one* and not more than *three* years to run	14,798,071	178,522 22
More than three years to run	356,303	4,913 24
Net amount in force December 31, 1895	$27,421,017	$334,796 06

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$4,749,918 26
Total losses paid from organization to date	2,305,402 70
Total losses incurred during the year	136,690 70
Total cash dividends declared since the company commenced business	638,000 00
Total dividends declared payable in stock from organization	150,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,895,833 00
Premiums received	28,376 13
Losses paid	14,818 94
Losses incurred	20,649 62
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	464,650 00

GERMANIA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

(Located at No. 62-64 William st., New York, N. Y.; commenced business March, 1859; commenced business in Illinois March 11, 1861.]

HUGO SCHUMANN, President. CHAS. RUYKHAVER, Secretary.

E. G. HALLE, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$1,000,000 00
Capital stock paid up in cash	1,000,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$455,281 51
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		265,000 00
Interest due and accrued on bond and mortgage loans		6,191 25
Total value of mortgaged premises	$517,250 00	
Market value of stocks and bonds owned by the company, viz.:		2,688,200 25

Bonds.	Par value.	Market value.
U. S. 4s, registered, 1907	$250,000 00	$278,750 00
U. S. 4s, coupon, 1907	700,000 00	780,500 00
C. & O. Riv. Co., (R. & A. Div.) 4s, 1st con., 1989	30,000 00	28,650 00
C. & N. W. Ry. Co., sinking fund deb., 5s, 1933	36,000 00	39,600 00
C. C. C. & I. R. R. Co., gen. mort. gold, 6s, 1934	25,000 00	31,625 00
D. & R. G. R. R. Co., 1st con. mort. gold, 4s, 1936	25,000 00	22,250 00
D. D., E. B'y. & Bat. R. R. Co. 5s, con. mort., 1932	10,000 00	11,300 00
Fargo & Southern R. R. Co. 6s, 1st mort., 1924	20,000 00	23,600 00
Flint & Pere Marquette R. R. Co. 5s, 1st con. mort., 1939	25,000 00	23,250 00
Georgia State 3½s, 1918	25,000 00	24,625 00
Hannibal & St. Joe R. R. Co. 6s, mort., 1911	25,000 00	29,125 00
Harlem & Port Chester R. R. 7s, 1st mort., 1900	10,000 00	12,000 00
Kentucky Central R. R. Co. 4s, 1st mort., 1987	25,000 00	22,375 00
Long Island R. R. Co. 5s, 1st mort., 1931	15,000 00	18,150 00
L., N. A. & C. R. R. Co. 6s, 1st mort., 1910	7,000 00	8,050 00
Mich. Cent. R. R. Co. 5s, 1st mort., 1931	20,000 00	23,800 00
Milwaukee & N. R. R. Co. 6s, 1st mort, 1910	25,000 00	29,125 00
M. & St. P. R. R., (C. & M. Div.) 7s, 1st mort, 1903	15,000 00	18,300 00
Mississippi State 4s, 1919	20,000 00	20,000 00
Morris & Essex R. R. Co. 7s, con. mort., 1901	5,000 00	5,900 00
N. Y., B. & Man. Beach R. R. Co. 5s, 1st con. guar. mort., 1935	25,000 00	25,625 00
N. Y. Cent. & H. Riv. R. R. Co. 5s, deb., 1904	50,000 00	52,500 00
North. Pac. R. R. Co., reg. 1st mort., general, gold, 6s, 1921	50,000 00	58,750 00
Penn Co., 1st mort., reg. gold, 4½s, 1921	50,000 00	56,750 00
Richmond City 4s, reg., 1923	52,100 00	52,881 50
Rome, Watertown & Ogdensb'g R. R. Co., 5s, 1st con. mort., 1922	10,000 00	11,850 00
St. Paul, Minn & Man. R. R. Co. 7s, 1st mort., 1909	3,000 00	3,270 00
" " " " 4½, con. mtg. 1933	25,000 00	25,875 00
St. P. & Nor. Pac. R. R. Co., 6s, gen. mort. 1923	16,000 00	19,760 00
Third Ave. R. R. Co. 5s, 1st mort., 1937	25,000 00	29,500 00
Toledo & Ohio Central R. R. Co. 5s, 1935	35,000 00	36,750 00
Underwriters' Protec. Assn. of Newark 5s, 1902	1,000 00	1,000 00
Union Elevated R. R. Co., Brooklyn, 6s, 1st mort., 1937	15,000 00	15,000 00
Wabash R. R. Co. 5s, 1st mort., 1939	50,000 00	51,500 00

Stocks.	Par value.	Market value.
Broadway & 7th Ave. R. R. Co	$30,000 00	$60,000 00
Consolidated Gas Co	50,000 00	74,000 00
Chicago & Alton R. R. Co., common	30,000 00	48,000 00
Chicago, Milwaukee & St. Paul R. R. Co., pfd	25,000 00	31,750 00
Chicago & Northwestern R'y Co., pfd	60,000 00	87,000 00
Chicago, St. P., Minneapolis & Omaha R'y Co., pfd	45,000 00	54,225 00
Commercial Cable Co	10,000 00	18,000 00
Delaware & Hudson Canal Co	70,000 00	87,150 00
German American Bank	9,375 00	10,593 75
Lake Shore & Michigan Southern R'y Co	60,000 00	84,600 00
National Park Bank	5,000 00	13,750 00
New York Central & Hudson Riv. R. R. Co	60,000 00	57,900 00
Pennsylvania R. R. Co	51,000 00	53,295 00
Pullman Palace Car Co	2 ,000 00	31,200 00
Rome, Watertown & Ogdensburgh R. R. Co	35,000 00	42,000 00
Western Union Tel. Co	50,000 00	42,750 00
	$2,880,475 00	$2,688,200 25

Cash on hand and in bank		$90,789 55
Gross premiums in course of collection not more than three months due		190,734 67
All other property, viz.: Rents due and accrued, $4,789.19; cash in hands of department managers, $12,559 26		17,848 45
Total		$3,718,545 68
Less special deposits to secure liabilities in Georgia and Virginia		$77,506 50
Aggregate amount of all available assets		$3,636,039 18

LIABILITIES.

Net amount of unpaid losses		$76,781 10
Unearned premiums at 50 per cent. on fire risks under one year	$349,505 10	
Unearned premiums, *pro rata*, on fire risks running more than one year	898,820 85	
Amount of unearned premiums on all outstanding risks		1,248,325 95
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $28,699.73; re-insurance, $31,362.22		60,061 95
Total		$1,385,169 00
Less liabilities secured by special deposits: Unpaid losses, $2,481.00; unearned premiums, $10,750.20		13,231 20
Liabilities, except capital stock		$1,371,937 80
Surplus as regards policy holders		$2,264,101 38
Amount of capital stock paid up		1,000,000 00
Surplus over paid up capital		$1,264,101 38

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$1,684,430 54	
Deduct re-insurance, rebate and return premiums	466,516 10	
Net cash received for premiums during the year		$1,217,914 44
Interest on bonds and mortgages		12,025 04
Interest and dividends from all other sources		123,993 97
Received during the year in cash		$1,352,933 45

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$507,512 90
Cash dividends paid	100,000 00
Commissions and brokerage	194,521 43
Salaries, fees and wages	136,885 77
State, national and local taxes	25,743 86
All other payments	87,287 70
Expenditures during the year in cash	$1,051,901 16

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$295,561,739 41	$2,506,387 76
Written or renewed during the year	193,736,795 53	1,683,144 97
Total	$489,298,534 94	$4,191,532 73
Deduct those expired and marked off as terminated	177,710,688 19	1,515,224 87
In force at the end of the year	$311,587,846 75	$2,676,307 86
Deduct amount re-insured	24,790,092 35	262,356 00
Net amount in force December 31, 1895	$286,797,754 40	$2,413,951 86

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$95,182,888 66	$699,010 21
More than *one* and not more than *three* years to run	150,005,276 74	1,254,900 85
More than three years to run	41,609,589 00	460,040 80
Net amount in force December 31, 1895	$286,797,754 40	$2,413,951 86

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$29,582,673 54
Total losses paid from organization to date	14,926,185 80
Total losses incurred during the year	506,056 55
Total cash dividends declared since the company commenced business	2,701,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$14,540,301 00
Premiums received	154,225 67
Losses paid	81,892 61
Losses incurred	88,374 97
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	540,486 00

GERMANIA INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 311 Camp st., New Orleans, La.; commenced business April 1, 1866; commenced business in Illinois, May 20, 1884.]

JACOB HASSINGER, President. OTTO T. MAIER, Secretary.

STEPHEN F. REQUA, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$66,814 84
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		1,400 00
Total value of mortgaged premises	$2,000 00	
Market value of stocks and bonds owned by the company, viz.:		161,210 00

Stocks and Bonds.	Par value.	Market value.
United States 4s	$1,000 00	$1,120 00
New Orleans City, premium	20,000 00	35,700 00
New Orleans City, 4s	59,000 00	60,180 00
Germania Savings Bank	7,500 00	28,250 00
Metropolitan Bank	2,500 00	3,875 00
New Orleans Water Works Co	2,000 00	2,360 00
Louisiana Consols	34,500 00	34,500 00
New Orleans Insurance Association	300 00	225 00
	$126,800 00	$161,210 00

Amount loaned on stocks and bonds as collateral		$2,300 00
Market value of collaterals	$2,300 00	
Cash on hand and in bank		6,672 58
Gross premiums in course of collection not more than three months due		34,777 57
Gross reinsurable, not matured, taken for fire, marine and inland risks		1,561 06

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Office furniture and fixtures	$3,413 14	
Aggregate amount of all available assets		**$276,736 30**

LIABILITIES.

Net amount of unpaid losses		$17,048 67
Unearned premiums at 50 per cent. on fire risks under one year	$61,220 40	
Re-insurance in Home New Orleans	143 43	
Amount of unearned premiums on all outstanding risks		61,373 83
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		4,085 00
Gross liabilities, except capital stock		$82,506 90
Surplus as regards policy holders		$194,229 40
Amount of capital stock paid up	$200,000 00	
Amount of net available assets	194,229 40	
Impairment of capital	$5,770 60	

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$255,700 09	$1,201 38	
Less re-insurance, rebate and return premiums	89,268 18		
Net cash received for premiums during the year	$166,431 91	$1,201 38	$167,633 29
Interest on bonds and mortgages			84 00
Interest and dividends from all other sources			28,107 10
Income from all other sources			1,500 00
Received during the year in cash			$197,324 39

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$139,804 84	
Net amount paid for marine and inland losses	321 66	$140,126 50
Cash dividends paid		20,000 00
Commissions and brokerage		16,959 71
Salaries, fees and wages		9,940 00
State, national and local taxes		5,819 18
All other payments		6,660 02
Expenditures during the year in cash		$199,505 41

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$9,635,966	$120,777 60
Written or renewed during the year	25,725,016	256,421 57
Total	$35,360,982	$377,199 17
Deduct those expired and marked off as terminated	20,742,862	211,975 08
In force at the end of the year	$14,618,120	$165,224 09
Deduct amount re-insured	3,864,764	42,763 29
Net amount in force December 31, 1895	$10,753,356	$122,460 80

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$10,753,356	$122,460 80

	Marine and inland risks.	Premiums thereon.
Written during the year	$205,545	$1,201 38
Total	$205,545	$1,201 38
Deduct those expired and marked off as terminated	205,545	1,201 38

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$5,118,439 37
Total losses paid from organization to date	2,276,978 62
Total losses incurred during the year	157,194 57
Total cash dividends declared since the company commenced business	319,269 00
Total dividends declared payable in stock from organization	140,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,989,321 00
Premiums received	34,217 08
Losses paid	22,858 71
Losses incurred	22,527 40
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	313,612 50

GIRARD FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at N. E. cor. Seventh and Chestnut sts., Philadelphia, Pa.; commenced business May, 1853; commenced business in Illinois April 15, 1859.]

ALFRED S. GILLETT, President. EDWIN F. MERRILL, Secretary.

WM. E. ROLLO, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$300,000 00
Capital stock paid up in cash	300,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$307,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		788,010 00
Loans on bond and mortgage upon which more than one year's interest is due (of which $23,200.00 is in process of foreclosure)		25,900 00
Interest due and accrued on bond and mortgage loans		15,887 00
Total value of mortgaged premises	$2,283,570 00	
Market value of stocks and bonds owned by the company, viz.:		417,944 17

Stocks and Bonds.	Par value.	Market value.
United States coupon, 4s, 1907	$72,000 00	$80,640 00
City of Louisville coupon, 7s, 1903	10,000 00	12,000 00
County of St. Louis, park, 6s, 1905	10,000 00	12,000 00
City of Seattle coupon, 5s, 1910–1913	50,000 00	53,000 00
State of Georgia registered, 4½s, 1907	25,000 00	27,437 50
Minnesota school coupon, 6s, 1903	8,000 00	8,120 00
Norfolk & Western R.R. Car Trust coupon, 5s, 1901	15,000 00	15,000 00
Connecting R. R. Co. coupon, 6s, 1900-2-4	10,000 00	11,150 00
Pennsylvania R. R. Co. coupon, gen. mort., 6s, 1910	10,000 00	13,200 00
Phila., Wilm. & Balt. R. R. registered, 4s, 1917-1921	70,000 00	72,800 00
Pennsylvania R. R. Co	15,000 00	15,600 00
Pitts., Cin., Chic. & St. L. R. R coupon, 4½s, 1940.	10,000 00	10,800 00
Delaware R. R. Co. coupon, 4½s, 1932	6,000 00	6,435 00
Philadelphia & Reading, 2d preferred	2,000 00	180 00
Lehigh Coal & Navigation Co. registered, 6s, 1897.	11,000 00	11,330 00
Lehigh Coal & Navigation Co	5,000 00	4,400 00

Stocks and Bonds —*Continued.*	Par value.	Market value.
North Pennsylvania R. R. coupon, 7s, 1903	$5,000 00	$6,200 00
Lehigh Valley R. R. Co	15,000 00	10,800 00
" " coupon, 4½s, 1940-1923	20,000 00	20,400 00
Phila. & Darby Pass. Ry. Co., div'd guaranteed, 4s	2,250 00	1,485 00
Zanesville & Ohio R. R. Co. coupon, 6s	10,000 00	2,000 00
Lower Marion Gas Co. coupon, 5s, 1907	8,000 00	8,166 67
Holmesburg Water Co	1,000 00	1,000 00
Hutchinson Water, L. & P. Co. coupon, 4½s, 1910	12,000 00	9,000 00
Philadelphia Bourse	1,000 00	700 00
Borough of Ridley Park registered, 5s, 1912	4,000 00	4,100 00
	$407,250 00	$417,944 17

Amount loaned on stocks and bonds as collateral		$57,900 00
Market value of collaterals	$79,795 00	
Cash on hand and in bank		108,975 16
Interest due and accrued on collateral loans		197 93
Gross premiums in course of collection not more than three months due		114,927 35
Bills receivable, not matured, taken for fire, marine and inland risks		15,922 11
All other property, viz.: Rents due and accrued, $815.37; perpetual insurance on company's building, $2,272.50; perpetual re-insurance, $4,675.50		7,763 37

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Girard Fire and Marine Insurance Co. stock	$38,080 00	
Hotel furniture	2,500 00	
Mortgage loans on insufficient security	800 00	
Total	$41,380 00	
Aggregate amount of all available assets		$1,855,877 09

LIABILITIES,

Net amount of unpaid losses		$44,388 08
Unearned premiums at 50 per cent. on fire risks under one year	$127,176 30	
Unearned premiums, *pro rata*, on fire risks running more than one year	259,246 22	
Amount of unearned premiums on all outstanding risks		386,422 52
Amount reclaimable on perpetual fire insurance policies		583,267 92
Due and accrued for salaries and other miscellaneous expenses		888 29
All other demands against the company, viz.: State, city, county or other taxes and assessments, $1,572.92; commissions and other charges due and to become due to agents and brokers, $30,319.58; return premiums, $9,102.66; re-insurance, $2,715.91.		43,711 07
Gross liabilities, except capital stock		$1,008,577 83
Surplus as regards policy holders		$847,299 26
Amount of capital stock paid up		300,000 00
Surplus over paid up capital		$547,299 26

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$482,084 91	
Deduct re-insurance, rebate and return premiums	82,582 84	
Net cash received for premiums during the year		$399,502 57
Interest on bonds and mortgages		43,696 11
Interest and dividends from all other sources		28,899 11
Income from all other sources		5,710 10
Deposit premiums received on perpetual fire risks	$75,884 92	
Received during the year in cash		$472,807 89

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$187,569 72
Cash dividends paid		60,000 00
Commissions and brokerage		88,706 08
Salaries, fees and wages		56,587 84
State, national and local taxes		18,284 79
All other payments		26,366 64
Deposit premiums returned on perpetual fire risks	$28,265 78	
Expenditures during the year in cash		$437,465 07

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$73,548,686	$802,177 86
Written or renewed during the year	47,194,069	499,205 75
Total	$120,787,755	$1,301,383 61
Deduct those expired and marked off as terminated	46,103,575	514,574 14
In force at the end of the year	$74,684,180	$786,809 47
Deduct amount re-insured	3,209,606	34,766 02
Net amount in force December 31, 1895	$71,424,574	$752,043 45

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$25,096,984	$254,852 60
More than *one* and not more than *three* years to run	25,593,003	280,155 71
More than three years to run	20,734,587	217,585 14
Net amount in force December 31, 1895	$71,424,574	$752,043 45

PERPETUAL RISKS.

Perpetual risks in force December 31, 1894	$28,418,561	$520,338 67
Perpetual risks written during the year	4,581,588	95,467 02
Total	$28,000,149	$615,805 69
Deduct those marked off as cancelled	999,923	23,285 78
In force December 31, 1895	$27,000,226	$592,519 91

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$11,791,068 00
Total losses paid from organization to date	4,879,283 00
Total losses incurred during the year	190,721 47
Total cash dividends delared since the company commenced business	1,725,196 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$9,360,265 00
Premiums received	104,843 74
Losses paid	39,061 25
Losses incurred	36,217 78
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	1,385,450 00

GLENS FALLS INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Glens Falls, N. Y.; commenced business May, 1850; commenced business in Illinois March 18, 1869.]

J. L. CUNNINGHAM, President. R. A. LITTLE, Secretary.

J. L. WHITLOCK, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$300,000 00
Capital stock paid up in cash	300,000 00

ASSETS.

Value of real estate owned by the company, unincumbered			$44,650 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			860,173 81
Loans on bond and mortgage upon which more than one year's interest is due			700 00
Interest due and accrued on bond and mortgage loans			5,481 77
Total value of mortgaged premises		$1,955,150 00	
Market value of stocks and bonds owned by the company, viz.:			1,500,055 00

Stocks and Bonds.	Par value.	Market value.
N. Y. C. & Hudson River R. R., 1st mort., reg., 7s.	$200,000 00	$240,000 00
New York & Harlem R. R., 1st mort., reg., 7s	100,000 00	112,000 00
L. S. & Mich. So. R. R., cons., reg., 7s	50,000 00	56,000 00
Syracuse, Bing. & N. Y. R. R., 1st mort., 7s	53,000 00	67,575 00
Morris & Essex R. R., 1st mort., cons. guar., 7s	50,000 00	68,250 00
West Shore R. R., 1st mort., guar. reg., 4s	50,000 00	50,000 00
Hudson River Pulp and Paper Co., 1st mort., 6s	300,000 00	300,000 00
Glens Falls Paper Mill Co., 1st mort., 6s	240,000 00	240,000 00
Georgia State bonds, reg'd, 8½s	25,000 00	25,000 00
Richmond City bonds, 4s	11,000 00	10,230 00
First National Bank, Glens Falls	10,000 00	20,000 00
Cleveland Trust Co	5,000 00	6,000 00
Mt. Kisco National Bank	5,000 00	5,000 00
International Loan and Trust Co., Kansas City, debentures, with 1st mort. collaterals	150,000 00	150,000 00
German Trust Co., Davenport, Ia., debentures, 1st mort. collaterals	150,000 00	150,000 00
	$1,899,000 00	$1,500,055 00

Amount loaned on stocks and bonds as collateral			3,722 00
Market value of collaterals		$4,095 00	
Cash on hand and in bank			$138,589 25
Interest due and accrued on stocks not included in market value			11,581 94
Gross premiums in course of collection not more than three months due			86,477 66
All other property, viz.: Ohio Farmers Insurance Company's account			34 78
Total			$2,646,416 16
Less special deposits to secure liabilities in Georgia and Virginia			35,230 00

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$4,123 84	
Collateral loan in excess of 10 per cent. margin	278 00	
Total	$4,401 84	
Aggregate amount of all available assets		$2,611,186 16

LIABILITIES.

Net amount of unpaid losses		$32,808 85
Unearned premiums at 50 per cent on fire risks under one year	$197,173 43	
Unearned premiums, *pro rata*, on fire risks running more than one year	660,555 87	
Amount of unearned premiums on all outstanding risks		857,729 30
Due and accrued for salaries and other miscellaneous expenses		10,000 00
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		13,578 84
Total		$914,116 49
Less liabilities secured by special deposits: Unearned premiums		10,064 17
Liabilities, except capital stock		$904,052 32
Surplus as regards policy holders		$1,707,133 84
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$1,507,133 84
Special reserve fund held under New York law*	$200,000 00	

* [NOTE—This fund is set apart to provide capital for continuing the business of the company in case of disastrous conflagration, and is deposited with the New York Insurance Department, and is not available for payment of current ordinary losses.—See New York Laws, sections 130-131-132.]

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$954,489 84	
Deduct re-insurance, rebate and return premiums	148,793 03	
Net cash received for premiums during the year		$805,646 81
Interest on bonds and mortgages		42,169 97
Interest and dividends from all other sources		90,282 19
Income from all other sources		1,255 06
Received during the year in cash		$939,354 03

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$369,092 49
Cash dividends paid	40,000 00
Commissions and brokerage	156,831 46
Salaries, fees and wages	60,434 36
State, national and local taxes	36,344 34
All other payments	61,876 09
Expenditures during the year in cash	$724,578 74

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$146,814,749	$1,587,412 67
Written or renewed during the year	88,447,232	972,189 84
Total	$235,261,981	$2,559,602 51
Deduct those expired and marked off as terminated	76,947,754	835,427 36
In force at the end of the year	$158,314,227	$1,724,175 15
Deduct amount re-insured	7,398,281	101,595 62
Net amount in force December 31, 1895	$150,915,946	$1,622,579 53

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$34,779,276	$394,346 87
More than *one* and not more than *three* years to run	88,262,622	879,768 79
More than three years to run	27,874,048	348,463 87
Net amount in force December 31, 1895	$150,915,946	$1,622,579 53

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$14,142,866 00
Total losses paid from organization to date	6,988,309 24
Total losses incurred during the year	350,055 46
Total cash dividends declared since the company commenced business	640,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$19,540,549 00
Premiums received	167,636 88
Losses paid	79,153 71
Losses incurred	79,218 71
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	784,999 17

GLOBE FIRE INSURANCE COMPANY

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 15 Cortlandt st., New York, N. Y.; commenced business March, 1863; commenced business in Illinois, August 24, 1894.]

E. C. JAMESON, President. WILLIAM VALENTINE, Secretary.

GEORGE M. HARVEY, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			$24,500 00
Interest due and accrued on bond and mortgage loans			885 00
Total value of mortgaged premises		$50,000 00	
Market value of stocks and bonds owned by the company, viz.:			301,045 00
Stocks and Bonds.	**Par value.**	**Market value.**	
U. S. 6s, currency, 1899	$100,000 00	$110,000 00	
N. Y. City 3s, Dock, 1913	26,000 00	26,520 00	
District of Columbia 3.65s, 1924	25,000 00	28,000 00	
U. S. 4s, registered, 1907	35,000 00	38,500 00	
Broadway & 7th Avenue R. R., cons., 5s	5,000 00	5,625 00	
Chicago & Erie R. R., 1st mort., 5s	10,000 00	10,700 00	
N. Y. & Harlem R. R	20,000 00	52,000 00	
Delaware & Hudson Canal Co	10,000 00	12,500 00	
N. Y. Central & Hudson River R. R	10,000 00	9,800 00	
Consolidated Gas Co. of N. Y.	5,000 00	7,400 00	
	$246,000 00	$301,045 00	
Cash on hand and in bank			21,255 41
Interest due and accrued on stocks not included in market value			125 00
Gross premiums in course of collection not more than three months due			60,676 29
Aggregate amount of all available assets			$407,986 70

LIABILITIES.

Net amount of unpaid losses		$31,280 40
Unearned premiums at 50 per cent. on fire risks under one year	$118,689 12	
Unearned premiums, *pro rata*, on fire risks running more than one year	6,321 72	
Amount of unearned premiums on all outstanding risks		120,010 84
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $18,574.79; re-insurance, $1,805.67		20,380 46
Gross liabilities, except capital stock		$171,671 70
Surplus as regards policy holders		$236,265 00
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$36,265 00

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$246,759 02	
Deduct re-insurance, rebate and return premiums	50,325 21	
Net cash received for premiums during the year		$196,433 81
Interest on bonds and mortgages		882 50
Interest and dividends from all other sources		10,952 50
Received during the year in cash		$208,268 81

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$55,845 10
Commissions and brokerage	56,262 45
Salaries, fees and wages	8,600 00
State, national and local taxes	1,380 58
All other payments	2,910 60
Expenditures during the year in cash	$119,998 73

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$19,966,131	$150,496 83
Written or renewed during the year	25,658,026	271,584 65
Total	$45,654,157	$422,081 48
Deduct those expired and marked off as terminated	21,182,245	178,041 48
In force at the end of the year	$24,471,912	$244,040 00
Deduct amount re-insured	275,984	876 40
Net amount in force December 31, 1895	$24,195,928	$243,163 60

Recapitulation.

In force having from date of policy not more than *one* year to run	$20,655,378	$227,378 21
More than *one* and not more than *three* years to run	3,540,550	15,785 39
Net amount in force December 31, 1895	$24,195 928	$243,163 60

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$2,878,155 00
Total losses paid from organization to date	1,451,775 00
Total losses incurred during the year	82,006 68
Total cash dividends declared since the company commenced business	680,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,275,000 00
Premiums received	13,825 80
Losses paid	4,548 75
Losses incurred	5,691 15
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	325,750 00

GRAND RAPIDS FIRE INSURANCE COMPANY.

Year Ending December 31, 1895.

[Located at Old Houseman Block, Grand Rapids, Mich.; commenced business November, 1882; commenced business in Illinois, November 24, 1886.]

J. W. CHAMPLIN, President. W. FRED. McBAIN, Secretary.

L. D. HAMMOND, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$7,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		287,595 60
Loans on bond and mortgage upon which more than one year's interest is due (of which all is in process of foreclosure)		9,775 13
Interest due and accrued on bond and mortgage loans		3,002 34
Total value of mortgaged premises	$317,480 00	
Market value of bonds owned by the company, viz.:		13,766 25

Bonds.	Par value.	Market value.
United States Government	$5,000 00	$5,600 00
Public School, City of Petoskey, Mich.	8,000 00	8,166 25
	$13,000 00	$13,766 25

Amount loaned on stocks and bonds as collateral		76,927 00
Market value of collaterals	$127,400 00	
Cash on hand and in bank		63,686 17
Interest due and accrued on collateral loans		2,834 74
Gross premiums in course of collection not more than three months due		23,770 65
ITEMS NOT ADMITTED AS ASSETS, VIZ.:		
Loan on insufficient security	$278 00	
Aggregate amount of all available assets		$438,999 28

LIABILITIES.

Net amount of unpaid losses		$15,764 65
Unearned premiums at 50 per cent. on fire risks under one year	$82,689 98	
Unearned premiums, *prorata*, on fire risks running more than one year	82,465 69	
Amount of unearned premiums on all outstanding risks		165,165 67
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		3,961 77
Gross liabilities, except capital stock		$184,892 09
Surplus as regards policy holders		$254,107 19
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$54,107 19

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$330,997 99	
Deduct re-insurance, rebate and return premiums	69,940 78	
Net cash received for premiums during the year		$251,057 21
Interest on bonds and mortgages		14,110 30
Interest and dividends from all other sources		6,329 21
Received during the year in cash		$271,496 72

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$117,521 90
Cash dividends paid	20,000 00
Commissions and brokerage	52,096 95
Salaries, fees and wages	13,255 19
State, national and local taxes	5,719 72
All other payments	14,308 24
Expenditures during the year in cash	$222,902 00

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$21,413,443	$272,083 08
Written or renewed during the year	24,017,105	320,168 63
Total	$45,430,548	$592,201 71
Deduct those expired and marked off as terminated	18,744,253	249,313 46
In force at the end of the year	$26,686,295	$342,888 25
Deduct amount re-insured	2,254,607	32,002 10
Net amount in force December 31, 1895	$24,431,688	$310,886 15

RECAPITULATION.

In force having from date of policy not more than *one* year to run...	$12,045,694	$165,899 95
More than *one* and not more than *three* years to run.....	11,382,177	126,974 70
More than three years to run.....	1,003,817	19,211 50
Net amount in force December 31, 1895.....	$24,431,688	$310,886 15

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	$1,864 793 00
Total losses paid from organization to date.....	850,634 98
Total losses incurred during the year.....	127,904 40
Total cash dividends declared since the company commenced business	90,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	$3,841,793 00
Premiums received.....	51,946 32
Losses paid	27,087 66
Losses incurred	29,453 66
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	227,000 00

GREENWICH INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 161 Broadway, New York, N. Y.; commenced business January 1, 1835; commenced business in Illinois April 15, 1878.]

MASON A. STONE, President. NICHOLAS W. MESEROLE, Secretary.

CHARLES P. HOPKINS, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized.....	$200,000 00
Capital stock paid up in cash.....	200,000 00

ASSETS.

Value of real estate owned by the company, unincumbered.....		$200,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....		1,100 00
Interest due and accrued on bond and mortgage loans.....		33 00
Total value of mortgaged premises.....	$9,000 00	
Market value of stocks and bonds owned by the company, viz.:		901,250 00

Stocks and Bonds.	Par value.	Market value.
United States Government, 4s, registered.....	$36,500 00	$40,150 00
District of Columbia, 3.65s, registered.....	125,000 00	139,375 00
Harlem River & Portchester R. R., registered.....	10,000 00	11,500 00
N. Y. C. & H. Riv. R. R., registered, 1st mort., 7s.	60,000 00	73,500 00
Albany & Susquehanna R. R., 6s.....	80,000 00	94,400 00
The O. & S R. R. Co., guar'd construction, 5s.....	58,000 00	58,300 00
Buffalo & Erie R. R., 7s	9,500 00	10,212 50
State of Georgia, 3½s.....	25,000 00	25,687 50
Rome, Watertown & Ogdensburg R. R., 5s, 1st con.	5,000 00	5,925 00
Consolidated Gas Company of New York.....	100,000 00	148,000 00
Rensselaer & Saratoga R. R. Co.....	60,000 00	108,000 00
The Valley R. R. Co.....	35,000 00	40,250 00
National Broadway Bank.....	17,500 00	42,000 00
Delaware & Hudson Canal Co.....	60,000 00	74,700 00
New York, Lackawanna & Western R. R. Co.....	25,000 00	29,250 00
	$701,500 00	$901,250 00

Amount loaned on stocks and bonds as collateral		$1,400 00
Market value of collaterals	$1,754 00	
Cash on hand and in bank		95,926 61
Interest due and accrued on collateral loans		30 00
Gross premiums in course of collection not more than three months due		151,583 66
Bills receivable, not matured, taken for fire, marine and inland risks		21,995 02
Total		$1,873,318 29
Less special deposits to secure liabilities in Georgia and Virginia		36,667 50
ITEMS NOT ADMITTED AS ASSETS, VIZ.:		
Premiums unpaid on policies which have been issued more than three months	$54,198 85	
Aggregate amount of all available assets		$1,836,630 79

LIABILITIES.

Net amount of unpaid losses		$301,494 20
Unearned premiums at 50 per cent. on fire risks under one year	$332,655 88	
Unearned premiums, *pro rata*, on fire risks running more than one year	370,961 10	
Unearned premiums at 50 per cent. on inland navigation risks	38,963 29	
Amount of unearned premiums on all outstanding risks		741,849 72
Amount reclaimable on perpetual fire insurance policies		981 50
All other demands against the company, viz.: State, city, county and other taxes and assessments, $2,500.00; commissions and other charges due and to become due to agents and brokers, $24,000; return premiums, $600.00; bills payable, $945.00		27,945 00
Total		$972,290 42
Less liabilities secured by special deposits: Unpaid losses, $6,234.36; unearned premiums, $24,341.34		30,575 70
Liabilities, except capital stock		$941,644 72
Surplus as regards policy holders		$394,986 07
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$194,986 07

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$1,108,015 69	$146,526 15	
Deduct re-insurance, rebate and return premiums	215,968 51	18,826 65	
Net cash received for premiums during the year	$892,047 18	$132,699 50	$1,024,746 68
Interest on bonds and mortgages			139 16
Interest and dividends from all other sources			42,379 87
Income from all other sources			17,125 02
Received during the year in cash			$1,084,390 73

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$483,778 51	
Net amount paid for marine and inland losses	128,038 62	$611,817 13
Cash dividends paid		20,000 00
Commissions and brokerage		190,981 08
Salaries, fees and wages		102,279 84
State, national and local taxes		14,896 04
All other payments		84,445 07
Expenditures during the year in cash		$1,024,369 16

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$248,932,908	$1,512,536 73
Written or renewed during the year	152,991,012	1,170,949 04
Total	$401,923,920	$2,683,485 77
Deduct those expired and marked off as terminated	161,102,927	1,182,040 33
In force at the end of the year	$240,820,993	$1,501,445 44
Deduct amount re-insured	18,408,258	103,719 89
Net amount in force December 31, 1895	$222,412,735	$1,397,725 55

Recapitulation.

In force having from date of policy not more than *one* year to run....	$72,409,365	$665,810 66
More than *one* and not more than *three* years to run.....	132,853,490	605,752 90
More than three years to run.....	17,099,880	125,626 99
Net amount in force December 31, 1895.....	$222,362,735	$1,396,690 55

Perpetual Risks.

Perpetual risks in force December 31, 1895.....	$50,000	$1,085 00

	Marine & inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	$1,860,145	$60,334 67
Written during the year.....	33,676,054	138,642 41
Total.....	$35,536,199	$198,977 08
Deduct those expired and marked off as terminated.....	32,977,228	117,638 90
In force December 31, 1895.....	$2,558,971	$81,338 18
Deduct amount re-insured.....	142,450	4,811 60
Net amount in force.....	$2,416,521	$76,526 58

GENERAL INTERROGATORIES

Total premiums received from organization of company to date.....	$16,087,598 00
Total losses paid from organization to date.....	10,207,904 00
Total losses incurred during the year.....	632,330 86
Total cash dividends declared since the company commenced business.....	2,090,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, $4,283,503.50; marine and inland, $1,727,025.85.....	$6,010,529 35
Premiums received, fire, $42,241.47; marine and inland, $9,318.86.....	51,560 33
Losses paid, fire, $23,728.43; marine and inland, $7,800.00.....	31,528 43
Losses incurred, fire, $29,342.78; marine and inland, $11,947.00.....	41,289 78
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan.....	650,842 00

HANOVER FIRE INSURANCE COMPANY.

Year Ending December 31, 1895.

[Located at No. 34 Pine st., New York, N. Y.; commenced business April, 1852; commenced business in Illinois April 18, 1859.]

I. REMSEN LANE, President. CHARLES L. ROE, Secretary.

DAVID S. MUNGER, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized.....	$1,000,000 00
Capital stock paid up in cash.....	1,000,000 00

ASSETS.

Value of real estate owned by the company, unincumbered.....		$450,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....		22,000 00
Interest due and accrued on bond and mortgage loans.....		91 66
Total value of mortgaged premises.....	$56,000 00	
Market value of stocks and bonds owned by the company, viz.:.....		1,758,826 00

Stocks and Bonds.	Par value.	Market value.
U. S. bonds, currency, 6s	$50,000 00	$51,800 00
U. S. 4s, coupons	48,000 00	53,040 00
State of Georgia, 4½s, coupon	25,000 00	28,300 00
City of Richmond, Va., 5s, registered	50,000 00	55,250 00
Kansas Pacific Railway Co, con. 1st mort.	50,000 00	37,500 00
Flint & Pere Marquette R. R. Co., 6s, gold	30,000 00	35,550 00
Cincinnati & Springfield Railway Co, 1st mort, 7s	19,000 00	19,950 00
Central R. R. of N. J., general mort, gold, 5s	50,000 00	58,000 00
New York Elevated R. R. Co., 1st mort., 7s	20,000 00	21,000 00
C., M. & St. P. Ry. Co. (Wis. & Minn. Div.) 1st mort., 5s, gold	10,000 00	11,400 00
C., M. & St. P. Ry. Co. (term. mort.) thirty year 5s gold	10,000 00	10,750 00
L., N. A. & C. Ry. Co., con. mort, 6s	15,000 00	15,037 50
Pennsylvania Co., 4½s, registered	36,000 00	39,060 00
Flint & Pere Marquette R. R. Co., con. 1st mort., 5s, gold	30,000 00	27,900 00
C., B. & Q. R. R. Co. (Iowa Div.) 4s, sinking fund	25,000 00	25,000 00
N. Y., N. H. & H. R. R Co., 4s, conv. deb. cer.	50,000 00	69,000 00
C., I., St. L. & C. Ry. Co., 50 year gen 1st mort., 4s, gold	25,000 00	24,875 00
Brooklyn City R. R., 1st mort. and con. mort., 5s	25,000 00	28,000 00
Lehigh Valley Terminal Co., 1st mort., 5s, gold	20,000 00	22,600 00
C., R., I. & P., 1st mort. ex and col., 5s	20,000 00	20,400 00
New York City School House, 3s	100,000 00	100,000 00
New York City Additional Water, 3s	160,000 00	160,000 00
New York City Dock, 3s	75,000 00	75,000 00
Rensselaer & Saratoga R R. Co., con. capital stock	10,000 00	18,200 00
R. W. & O. R. R. Co., capital stock	24,000 00	29,040 00
C., B. & Q. R. R. Co., "	22,000 00	16,995 00
C., R., I. & P. Ry. Co., "	21,000 00	14,227 50
C. & N. W. Ry. Co., com capital stock	50,000 00	49,750 00
N. Y. C. & H. R. R. R. Co., "	100,000 00	97,125 00
St P., M. & M. Ry., Co., "	20,000 00	23,000 00
C. & N. W. Ry. Co., pref. "	35,000 00	50,750 00
S. B. & N. Y. R. R. Co, "	19,100 00	31,515 00
C., C., C. & St. L. Ry. Co., pref. "	50,000 00	47,500 00
L. S & M. S. Ry. Co., "	40,000 00	56,400 00
Pennsylvania R. R. Co, "	50,000 00	52,125 00
C., M. & St. P. Ry. Co., pref. "	25,000 00	31,750 00
Metropolitan National Bank	7,500 00	75 00
American Exchange National Bank	15,000 00	26,100 00
The West. Nat. Bank of the City of N. Y., capital stock	3,600 00	4,086 00
The Bank of America, capital stock	7,500 00	24,375 00
Consolidated Gas Co. of New York, capital stock.	100,000 00	148,500 00
Western Union Telegraph Co., capital stock	55,000 00	47,300 00
	$1,597,700 00	$1,758,226 00
Cash on hand and in bank		$112,068 11
Interest due and accrued on stocks not included in market value		12,460 00
Gross premiums in course of collection not more than three months due		177,493 08
All other property, viz.: Rents due and accrued, $270.83; due for re-insurance on losses paid, $997.52		1,268 85
Total		$2,583,627 20
Less special deposits to secure liabilities in Georgia and Virginia		81,500 00

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$15,881 02	
Aggregate amount of all available assets		$2,452,127 20

LIABILITIES.

Net amount of unpaid losses		$189,679 05
Unearned premiums at 50 per cent. on fire risks under one year	$601,109 52	
Unearned premiums, *pro rata*, on fire risks running more than one year	495,196 00	
Amount of unearned premiums on all outstanding risks		1,096,305 52
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		29,777 94
Total		$1,315,762 51
Less liabilities secured by special deposits: Unpaid losses, $2,183,64; unearned premiums, $27,757.92		29,941 56
Liabilities, except capital stock		$1,285,820 95

Surplus as regards policy holders	$1,166,306 25
Amount of capital stock paid up	1,000,000 00
Surplus over paid up capital	$166,306 25

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$1,781,122 30	
Deduct re-insurance, rebate and return premiums	277,259 31	
Net cash received for premiums during the year		$1,503,862 99
Interest on bonds and mortgages		1,126 67
Interest and dividends from all other sources		69,176 58
Income from all other sources		16,013 98
Received during the year in cash		$1,590,180 22

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$722,397 81
Cash dividends paid	70,000 00
Commissions and brokerage	264,375 69
Salaries, fees and wages	138,740 18
State, national and local taxes	34,259 29
All other payments	127,913 42
Expenditures during the year in cash	$1,357,686 34

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$198,505,433 22	$2,204,226 10
Written or renewed during the year	153,987,727 99	1,811,143 98
Total	$347,493,161 21	$4,015,370 08
Deduct those expired and marked off as terminated	145,125,819 56	1,699,253 10
In force at the end of the year	$202,367,341 65	2,316,116 98
Deduct amount re-insured	20,579,202 00	269,107 48
Net amount in force December 31, 1895	$181,788,139 65	$2,047,009 50

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$96,533,344 91	$1,202,219 04
More than *one* and not more than *three* years to run	68,741,089 12	653,488 47
More than three years to run	16,513,705 59	191,301 99
Net amount in force December 31, 1895	$181,788,139 65	$2,047,009 50

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$28,866,741 18
Total losses paid from organization to date	16,208,123 16
Total losses incurred during the year	758,547 28
Total cash dividends declared since the company commenced business	2,479,500 00
Total dividends declared payable in stock from organization	100,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$9,282,722 00
Premiums received	134,209 34
Losses paid	54,558 82
Losses incurred	78,683 51
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	1,257,315 00

HARTFORD FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 58 Trumbull st., Hartford, Conn.; commenced business August, 1810; commenced business in Illinois July 26, 1855.]

GEO. L. CHASE, President. P. C. ROYCE, Secretary.

P. P. HAYWOOD, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$3,000,000 00
Capital stock paid up in cash	1,250,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$385,775 60
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		1,816,000 00
Interest due and accrued on bond and mortgage loans		24,177 22
Total value of mortgaged premises	$3,209,525 00	
Market value of stocks and bonds owned by the company, viz:		5,341,689 00

Stocks.		Par value.	Market value.
Ætna National Bank,	Hartford	$31,500 00	$44,100 00
American National Bank,	"	15,000 00	21,000 00
Charter Oak National Bank,	"	20,000 00	20,000 00
City Bank,	"	16,600 00	17,430 00
Connecticut River Banking Co.,	"	3,000 00	4,200 00
Conn. Trust & Safe Deposit Co.,	"	28,000 00	39,100 00
Farmers & Mechanics' Nat. Bank,	"	12,200 00	14,060 00
First National Bank,	"	17,200 00	19,780 00
Hartford National Bank,	"	55,600 00	80,620 00
Mercantile National Bank,	"	15,000 00	12,750 00
National Exchange Bank,	"	2,000 00	2,600 00
Phœnix National Bank,	"	46,700 00	56,040 00
State Bank,	"	10,000 00	11,000 00
American Exch'ge Nat. Bank,	New York	20,000 00	34,400 00
Bank of America,	"	15,000 00	50,250 00
Bank of North America,	"	7,000 00	10,500 00
Importers & Traders' Nat. Bank,	"	30,000 00	162,000 00
Manhattan Company Bank,	"	10,000 00	19,700 00
Merchants' National Bank,	"	16,700 00	23,380 00
Metropolitan National Bank,	"	22,500 00	1,500 00
National Bank of Commerce,	"	10,000 00	20,600 00
Atlantic National Bank,	Boston	3,900 00	4,797 00
Blackstone National Bank,	"	7,000 00	7,000 00
Boylston National Bank,	"	12,500 00	16,250 00
First National Bank,	"	10,000 00	24,000 00
Hide & Leather National Bank,	"	2,400 00	2,568 00
National Bank of Commerce,	"	3,200 00	3,584 00
Second National Bank,	"	10,900 00	19,729 00
First National Bank,	Albany	5,000 00	8,250 00
Bank of Montreal,	Montreal	30,000 00	66,000 00
Ontario Bank,	Bowmanville	6,500 00	5,460 00
Chicago, Burlington & Quincy R. R. Co.		71,000 00	54,315 00
Chicago, Milwaukee & St. Paul R. R. Co		40,000 00	27,200 00
" " " "	pref	37,000 00	47,175 00
Chicago & Northwestern R. R. Co.,	pref	20,000 00	29,000 00
" " "		50,000 00	49,500 00
Chicago, Rock Island & Pacific R. R. Co.		22,000 00	14,960 00
Connecticut & Passumpsic River R. R. Co.,	guar.	100,000 00	105,000 00
Connecticut River Co		12,000 00	3,000 00
Connecticut River R. R. Co		2,000 00	5,000 00
New York Central & Hudson River R. R. Co		50,000 00	49,000 00
New York, New Haven & Hartford R. R. Co.		187,500 00	341,250 00
Northwestern Telegraph Co		25,000 00	28,750 00
Union Pacific R. R. Co		20,000 00	1,000 00

Bonds.	Par value.	Market value.
Albany & Susquehanna R. R., 1st cons. mort., guar., 6s	$50,000 00	$59,000 00
Alabama State, 4s	10,000 00	11,000 00
Brooklyn Wharf & Warehouse Co, 1st mort., gold, 5s	100,000 00	103,000 00
Baltimore Belt R. R., 1st mort., gold, 5s	100,000 00	100,000 00
Canadian Pacific R. R., 1st mort., gold, 5s	48,666 00	57,750 00
Chicago & Western Indiana R. R., 1st mort, sinking fund, gold, 6s	68,000 00	73,440 00
Chicago & Western Indiana R. R., gen. mort., gold, 6s	250,000 00	297,500 00
Chicago & Northwestern R. R., deb., 5s	50,000 00	53,000 00
" " " sinking fund, 6s.	48,000 00	56,160 00
Chicago, Burlington & Quincy R. R., deb., 5s	50,000 00	51,500 00
" " " " conv., 5s	6,600 00	6,666 00
" " " " cons., 7s	5,000 00	6,000 00
Chicago & Great Western R. R., 1st mort., 5s	36,000 00	37,800 00
Chicago, Milwaukee & St. Paul (Hastings & Dakota Division) 1st mort., 7s	28,000 00	35,840 00
City of Indianapolis Belt R. R., 6s	74,000 00	76,220 00
Cincinnati, Indianapolis, St. Louis & Chicago R. R., cons. mort., 6s	120,000 00	129,600 00
Cincin., Hamilton & Dayton R. R., sinking fund, 7s	55,000 00	66,000 00
Cleve., Columbus, Cincin. & Ind. R. R., cons., 7s	8,000 00	10,560 00
Cleve., Columbus, Cincin. & Ind. R. R., 1st mort., sinking fund, gold, 7s	50,000 00	55,000 00
Connecticut River R. R., 4s	1,000 00	1,000 00
Dayton & Michigan R. R., guar., 5s	59,000 00	64,900 00
Detroit, Lansing & Northern R. R., cons mort, 7s	50,000 00	32,500 00
Dubuque, Iowa, City, 6s	25,000 00	25,000 00
Easton & Amboy R. R, 1st mort., guar., 5s	150,000 00	165,000 00
Georgia State, 3½s	25,000 00	26,250 00
Harlem River & Port Chester R. R., guar., 7s	50,000 00	62,250 00
Hartford Street Ry. Co., deb., 5s	100,000 00	102,000 00
Housatonic R. R., rolling stock certs., guar., 5s	100,000 00	105,000 00
Indianapolis & Vincennes R. R., guar., 7s	32,000 00	36,800 00
Iowa Falls & Sioux City R. R., 1st mort., 7s	82,000 00	102,500 00
Jefferson R. R, guar., 5s	50,000 00	52,000 00
Lake Shore & Mich. Southern R. R., 2d mort., 7s	100,000 00	122,000 00
Lehigh Valley R. R., 1st mort., terminal, gold, 5s	175,000 00	196,875 00
" " cons., 6s	74,000 00	91,020 00
Louisv. & Frankf't & Lexingt'n & Frankf't R.R., 7s	92,000 00	94,760 00
Minneapolis Union R. R., guar., gold, 6s	50,000 00	62,000 00
Mil. & St. P. R. R. (Prairie Du Chien Div.) 8s	63,000 00	69,300 00
Montreal Corporation, 4s	62,500 00	62,500 00
Minnesota State Warrants	63,300 00	63,300 00
Milwaukee, Lake Shore & Western R. R., ex. and imp. sinking fund, gold, 5s	50,000 00	56,000 00
Nashv. & Decatur, 1st mort., sink'g fund, guar., 7s.	50,000 00	56,000 00
New Brunswick, N. J., City, 7s	20,000 00	20,000 00
Northern Pacific R. R., gen. 1st mort. and L. G. sinking fund, gold, 6s	61,000 00	71,370 00
New York Central & Hudson River R R., deb., 5s.	50,000 00	53,000 00
New York & New England R. R., 1st mort., 7s	50,000 00	60,750 00
New York, New Haven & Hartford R. R., conv. deb. certs., 4s	75,000 00	102,750 00
Pittsburgh, Cincinnati & St. Louis R. R., cons. 1st mort., 7s	100,000 00	115,500 00
Philadelphia & Reading R. R, terminal, gold, 5s	75,000 00	79,500 00
Richmond, Va., City, 4s	52,500 00	52,500 00
St. Paul & North'n Pacific R.R., gen. mort., gold, 6s	75,000 00	91,500 00
St. Louis & San. Fran. R. R, gen. mort., gold, 6s	50,000 00	57,000 00
Topeka, Kansas, Internal Improvement Sewer, 6s.	18,000 00	18,000 00
West Shore R. R., guar., 4s	100,000 00	107,000 00
	$4,514,466 00	$5,341,629 00

Amount loaned on stocks and bonds as collateral		$9,800 00
Market value of collaterals	$14,340 00	
Cash on hand and in bank		1,068,291 95
Gross premiums in course of collection not more than three months due		1,042,418 69
All other property, viz.: Rents due and accrued, $820.23; State tax due from non-resident stockholders, $20,300.40		21,120 63
Total		$9,229,218 09
Less special deposits to secure liabilities in Canada and Oregon		310,552 80
Aggregate amount of all available assets		$8,918,660 29

LIABILITIES.

Net amount of unpaid losses		$599,081 08
Unearned premiums at 50 per cent. on fire risks under one year	$1,936,234 85	
Unearned premiums, *pro rata*, on fire risks running more than one year	2,469,973 19	
Amount of unearned premiums on all outstanding risks		4,406,198 04
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers		75,000 00
Total		$5,080,279 12
Less liabilities secured by special deposits: Unpaid losses, $5,808.00; unearned premiums, $112,040.50		117,348 50
Liabilities, except capital stock		$4,962,930 62
Surplus as regards policy holders		$3,955,729 67
Amount of capital stock paid up		1,250,000 00
Surplus over paid up capital		$2,705,729 67

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$6,706,471 58	
Deduct re-insurance, rebate and return premiums	939,105 06	
Net cash received for premiums during the year		$5,767,366 52
Interest on bonds and mortgages		76,989 32
Interest and dividends from all other sources		268,890 79
Income from all other sources		7,921 39
Received during the year in cash		$6,121,068 02

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$3,284,189 11
Cash dividends paid	325,000 00
Commissions and brokerage	960,377 44
Salaries, fees and wages	421,902 97
State, national and local taxes	107,310 18
All other payments	432,528 18
Expenditures during the year in cash	$5,531,308 28

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$692,118,111	$8,405,715 62
Written or renewed during the year	507,025,724	6,706,471 58
Total	$1,199,188,835	$15,112,187 20
Deduct those expired and marked off as terminated	477,047,118	6,157,591 26
In force at the end of the year	$722,091,717	$8,954,595 94
Deduct amount re-insured	14,626,107	184,824 57
Net amount in force December 31, 1895	$707,465,610	$8,769,771 37

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$270,255,978	$3,872,449 71
More than *one* and not more than *three* years to run	307,194,778	3,243,514 06
More than three years to run	130,014,859	1,653,807 60
Net amount in force December 31, 1895	$707,465,610	$8,769,771 37

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$83,673,149 16
Total losses paid from organization to date	49,763,882 46
Total losses incurred during the year	3,299,020 19
Total cash dividends declared since the company commenced business	8,018,100 00
Total dividends declared payable in stock from organization	950,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$40,899,146 00
Premiums received	516,748 90
Losses paid	257,866 51
Losses incurred	296,599 33
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	2,241,794 70

HOME INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 119 Broadway, New York, N. Y.; commenced business April 18, 1853; commenced business in Illinois April 24, 1855.]

DANIEL A. HEALD, President. WM. L. BIGELOW and THOMAS B. GREENE, Secretaries.

A. C. DUCAT, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$3,000,000 00
Capital stock paid up in cash	3,000,000 00

ASSETS.

Value of real estate owned by the company, unincumbered	$1,705,895 91
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	429,348 65
Loans on bond and mortgage upon which more than one year's interest is due (of which $23,760.48 is in process of foreclosure)	33,660 48
Interest due and accrued on bond and mortgage loans	11,029 84
Total value of mortgaged premises	$1,231,685 00
Market value of stocks and bonds owned by the company, viz.:	6,220,845 93

Stocks and Bonds.	Par value.	Market value.
United States 6s, currency	$275,000 00	$293,425 00
District of Columbia 3.65s, 1924	1,000,000 00	1,125,000 00
State of Georgia 8½s, registered	25,000 00	25,000 00
New York City, 8s	505,000 00	507,525 00
City of Richmond, Va., 5s	50,000 00	50,000 00
Topeka City, Kas., Internal Improvement, 6s	87,540 98	90,167 20
City of Council Bluffs, Iowa, Improvement, 6s	9,700 00	9,700 00
Nebraska City, Neb., Improvement, 7s	15,000 00	15,000 00
Kansas City, Kas., Improvement, 7s	5,000 00	5,000 00
City of Greeley, Col., 6s, Water	25,000 00	25,000 00
Atchison, Kas., Improvement, 7s	4,000 00	4,000 00
W. Chicago Park Comm. Spec. Ass't. 6s, Warrants	124,585 73	124,585 73
The Ann Arbor R. R. Co., 1st mort., 4s	215,000 00	150,500 00
New York, Chi. & St. Louis R. R. Co., 1st mort., 4s	112,000 00	114,800 00
N. Y. Cent. & Hudson Riv. R. R., 1st mort., 7s, 1903	100,000 00	122,500 00
New York & Harlem R. R., 1st mort., 7s, reg., 1900	100,000 00	114,000 00
Valley Ry. Co. of Ohio, cons. mort., 6s, gold	100,000 00	60,000 00
Ohio & W. V. Ry. Co., 1st mort., 7s, 1914	100,000 00	121,500 00
P., D. & E. Ry. Co., 1st mort., 6s (Evansv'le Div.) 1920	100,000 00	103,000 00
C., C., C. & I. R. R., 1st cons. mort., 7s, 1914	100,000 00	132,000 00
Louisville, N. A. & Chi. Ry. Co., 1st mort., 6s, 1910	100,000 00	115,000 00
West Shore Ry., 1st mort., guar., 4s, reg.	100,000 00	104,750 00
Albemarle & Chesapeake C. Co., 1st mort., 7s, 1909	110,000 00	121,000 00
J., M. & I. R. R. Co., 1st mort., 7s (S. F.), 1906	97,000 00	112,520 00
D., W. & P. Ry. Co., 1st mort., guar., 7s, 1900	80,000 00	91,200 00
C., St. P., Minn. & O. Ry. Co., cons. mort., 6s, 1930	50,000 00	62,000 00
Alabama Central R. R., 1st mort., 6s	50,000 00	55,500 00
Louisville, St. L. & T. Ry. Co., 1st mort., 6s, 1917	50,000 00	28,500 00
Virginia Midland Ry. Co., gen. mort., 5s, 1936	50,000 00	49,250 00
Standard Gas Co., 1st mort., 5s	50,000 00	54,500 00
Des Moines Water Works Co. of Iowa, 1st cons. mort., 6s	50,000 00	50,000 00
Denver Union Water Co., 1st mort., 5s	48,000 00	36,000 00
Streator, Ill., Aqueduct Co., 1st mort., 6s	10,000 00	10,000 00
Morris & Essex R. R. Co.	200,000 00	334,000 00
Pennsylvania R. R. Co.	100,000 00	104,500 00
United New Jersey R. R. & Canal Co.	141,400 00	335,825 00
New York Central & Hudson River R. R.	110,000 00	106,700 00
Ft. Wayne & Jackson R. R. Co., pref.	100,000 00	120,000 00

Stocks and Bonds—*Continued.*	Par value.	Market value.
Chicago, St. Paul, Minn. & Omaha Ry. Co., pref...	100,000 00	120,000 00
Rensselaer & Saratoga R. R.	100,000 00	180,000 00
Lake Shore & Michigan Southern Ry. Co.	100,000 00	141,000 00
Pittsburgh, Ft. Wayne & Chicago Ry. Co., guar...	100,000 00	165,000 00
The Ann Arbor R. R. Co., pref.	50,000 00	12,500 00
Standard Gas Light Co., pref.	50,000 00	52,500 00
New York & Harlem R. R. Co.	20,550 00	57,540 00
National Broadway Bank	10,000 00	27,000 00
American Exchange National Bank of New York	20,000 00	33,000 00
Mercantile National Bank of New York	20,000 00	34,000 00
National Bank of Commerce in New York	20,000 00	41,400 00
Manhattan Company, New York	10,000 00	19,500 00
Merchants' Exchange National Bank of New York	10,000 00	11,000 00
Nassau Bank	10,000 00	14,500 00
Chatham National Bank of New York	5,000 00	16,250 00
National Butchers' & Drovers' Bank of New York	5,000 00	7,100 00
Fourth National Bank of New York	20,000 00	34,000 00
Bank of America, New York	10,000 00	38,000 00
Hanover National Bank of New York	10,000 00	30,000 00
National Bank of the Republic	10,000 00	14,500 00
Holland Trust Co	20,000 00	16,000 00
Franklin Trust Co., Brooklyn	20,000 00	46,000 00
Long Island Loan and Trust Co.	6,000 00	12,600 00
Standard Gas Light Co., common	5,600 00	3,808 00
Metropolitan Trust Co	5,000 00	14,75[illegible] 00
	$5,286,826 71	$6,220,845 98
Amount loaned on stocks and bonds as collateral		$426,550 00
Market value of collaterals	$525,545 50	
Cash on hand and in bank		469,914 59
Interest due and accrued on stocks not included in market value		40,127 00
Interest due and accrued on collateral loans		1,029 08
Gross premiums in course of collection not more than three months due		511,264 45
Bills receivable, not matured, taken for fire, marine and inland risks		8,962 61
Total		$9,858,628 54
Less special deposits to secure liabilities in Oregon		56,250 00

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$4,701 10	
Aggregate amount of all available assets		$9,797,378 54

LIABILITIES.

Net amount of unpaid losses		$571,781 41
Unearned premiums at 50 per cent. on fire risks under one year	$1,511,850 00	
Unearned premiums, *pro rata*, on fire risks running more than one year	2,786,790 00	
Unearned premiums at 50 per cent. on inland navigation risks	59,718 00	
Unearned premiums at 100 per cent. on marine risks	37,806 00	
Amount of unearned premiums on all outstanding risks		4,395,659 00
Cash dividends unpaid		800 00
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $75,613.00; re-insurance, $104,869.72		180,482 72
Total		$5,148,173 13
Less liabilities secured by special deposits: Unpaid losses, $2,486.15; unearned premiums, $29,026.00		31,512 15
Liabilities, except capital stock		$5,116,660 98
Surplus as regards policy holders		$4,680,717 56
Amount of capital stock paid up		3,000,000 00
Surplus over paid up capital		$1,680,717 56

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$5,976,741 19	$270,269 67	
Deduct re-insurance, rebate and return premiums	1,236,471 58	82,250 27	
Net cash received for premiums during the year	4,740,269 61	188,019 40	$4,928,289 01
Interest on bonds and mortgages			26,783 35
Interest and dividends from all other sources			311,454 26
Income from all other sources			117,297 15
Received during the year in cash			$5,383,823 77

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$2,597,036 81	
Net amount paid for marine and inland losses	77,145 26	$2,674,182 07
Cash dividends paid		300,150 00
Commissions and brokerage		882,771 07
Salaries, fees and wages		399,552 86
State, national and local taxes		88,827 59
All other payments		337,650 57
Expenditures during the year in cash		$4,683,134 16

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$921,006,704	$9,091,953 00
Written or renewed during the year	644,799,209	5,987,862 12
Total	$1,565,805,913	$15,079,815 12
Deduct those expired and marked off as terminated	615,665,258	5,775,095 12
In force at the end of the year	$950,140,655	$9,304,720 00
Deduct amount re-insured	99,306,639	567,626 00
Net amount in force December 31, 1895	$850,834,016	$8,737,094 00

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$306,931,931	$3,023,700 00
More than *one* and not more than *three* years to run	322,640,616	3,029,273 00
More than three years to run	221,261,469	2,684,121 00
Net amount in force December 31, 1895	$850,834,016	$8,737,094 00

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$7,221,978	$183,031 00
Written during the year	65,887,821	266,040 92
Total	$73,109,799	$449,071 92
Deduct those expired and marked off as terminated	65,543,194	257,710 92
In force December 31, 1895	$7,566,605	$191,361 00
Deduct amount re-insured	1,435,787	34,629 00
Net amount in force	$6,130,818	$156,732 00

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$111,056,293 76
Total losses paid from organization to date	66,885,843 20
Total losses incurred during the year	2,743,277 61
Total cash dividends declared since the company commenced business	9,715,000 00
Total dividends declared payable in stock from organization	1,000,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$38,188,071 00
Premiums received	401,881 65
Losses paid	192,759 62
Losses incurred	212,206 31
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	2,700,887 00

HOME FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 10 South street, Baltimore, Md.; commenced business July, 1867; commenced business in Illinois July 8, 1895.]

G. HARLAN WILLIAMS, President. HOWARD T. WILLIAMS, Secretary.

RICHARD A. NAPIER, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	100,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$1,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		9,000 00
Total value of mortgaged premises	$18,000 00	
Market value of stocks and bonds owned by the company, viz.:		220,013 50

Bonds.	Par value.	Market value.
Western Md. R. R. Co.	$5,000 00	$5,500 00
City of Cincinnati	2,000 00	2,300 00
New Orleans Gaslight Co	6,000 00	6,210 00
City of St. Joseph, Mo	15,000 00	16,500 00
Savannah & Western R. R Co	7,200 00	2,142 00
Georgia, Car. & Northern R. R. Co.	6,000 00	4,800 00
Va. Midland R. R. Co	15,000 00	15,750 00
Georgia Pacific R. R. Co	10,000 00	11,600 00
Frederick City, Md	10,000 00	10,000 00
Philadelphia & Reading R. R. Co	13,000 00	9,490 00
Cape Fear & Yad. Valley R. R Co	5,000 00	2,500 00
Baltimore Traction Co	6,000 00	6,510 00
Stocks.		
Safe Dep & Trust Co	8,000 00	8,250 00
Maryland Life Ins. Co	3,400 00	3,740 00
Baltimore City Stock, 1916	25,000 00	31,000 00
" " 1900	5,000 00	5,500 00
National Bank of Commerce	3,000 00	3,300 00
Com'l Farmers National Bank	5,000 00	6,250 00
National Far. & Planters	8,650 00	16,089 00
First National Bank	5,000 00	6,350 00
National Bank of Baltimore	11,600 00	17,168 00
Western National Bank	4,460 00	8,697 00
Drovers' and Merch. National Bank	2,600 00	4,290 00
Citizens' National Bank	2,500 00	5,437 50
Farmers' and Merchants' National Bank	6,400 00	10,240 00
	$185,810 00	$220,013 50

Cash on hand and in bank	6,830 83
Interest due and accrued on stocks not included in market value	228 00
All other property: Rents due and accrued	30 00
Aggregate amount of all available assets	$237,102 33

LIABILITIES.

Net amount of unpaid losses		$9,268 18
Unearned premiums at 50 per cent. on fire risks under one year	$25,190 53	
Unearned premiums, *pro rata*, on fire risks running more than one year	18,138 27	
Amount of unearned premiums on all outstanding risks		43,328 80
Amount reclaimable on perpetual fire insurance policies		8,314 55
Cash dividends unpaid		696 50
Due and accrued for salaries and other miscellaneous expenses		309 00
Gross liabilities, except capital stock		$57,516 98
Surplus as regards policy holders		$179,585 84
Amount of capital stock paid up		100,000 00
Surplus over paid up capital		$79,585 84

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$71,908 16	
Deduct re-insurance, rebate and return premiums	8,999 19	
Net cash received for premiums during the year		$62,908 97
Interest on bonds and mortgages		512 75
Interest and dividends from all other sources		9,469 47
Received during the year in cash		$72,886 19

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$39,827 88
Cash dividends paid		9,936 00
Commissions and brokerage		11,957 08
Salaries, fees and wages		6,700 00
State, national and local taxes		483 78
All other payments		3,509 28
Deposit premiums returned on perpetual fire risks	$21 00	
Expenditures during the year in cash		$72,413 97

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$9,429,045	$88,806 41
Written or renewed during the year	7,679,913	71,631 42
Total	$17,108,958	$160,437 83
Deduct those expired and marked off as terminated	7,894,860	73,245 81
In force at the end of the year	$9,214,098	$87,192 02

Recapitulation.

In force having from date of policy not more than *one* year to run	$5,320,219	$50,381 06
More than *one* and not more than *three* years to run	2,161,342	18,494 04
More than three years to run	1,732,537	18,316 92
Net amount in force December 31, 1895	$9,214,098	$87,192 02

Perpetual Risks.

In force December 31, 1895	$136,200	$3,489 00

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$1,108,280 27
Total losses paid from organization to date	497,447 86
Total losses incurred during the year	89,712 88
Total cash dividends declared since the company commenced business	274,950 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$262,549 00
Premiums received	2,590 95
Losses paid	4,064 82
Losses incurred	4,121 66
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	69,101 00

HOME MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 318 California st., San Francisco, Cal.; commenced business September, 1864; commenced business in Illinois September 26, 1895.]

CHARLES R. STORY, President. STEPHEN D. IVES, Secretary.

THOMAS S. CHARD, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$300,000 00
Capital stock paid up in cash	300,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$255,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		365,408 00
Interest due and accrued on bond and mortgage loans		6,258 02
Total value of mortgaged premises	$1,064,925 00	
Market value of stocks and bonds owned by the company, viz.:		85,192 00

Stocks and Bonds.	Par value.	Market value.
Prospect School District, San Bernardina Co	$6,000 00	$6,180 00
Crafton School District, San Bernardina Co	3,900 00	4,017 00
Pasadena School District, Los Angeles Co	2,000 00	2,060 00
Dalles City (Oregon) Water Co	10,000 00	10,750 00
Stockton Gas and Electric Co	5,000 00	5,075 00
Farmers' and Merchants' Saving B'k, Oakland, Cal.	5,000 00	5,400 00
Cal. Safe Deposit & Trust Co., San Francisco, Cal.	10,000 00	11,200 00
Bank of California, San Francisco	2,000 00	4,640 00
Oakland Gas Light and Heat Co., Oakland, Cal.	4,000 00	10,000 00
First National Bank, San Francisco	2,000 00	3,640 00
San Francisco Gas Light Co., San Francisco	9,800 00	10,080 00
Market Street Railway Co., San Francisco	13,500 00	12,150 00
	$73,200 00	$85,192 00

Amount loaned on stocks and bonds as collateral		22,100 00
Market value of collaterals	$41,750 00	
Cash on hand and in bank		56,085 14
Interest due and accrued on stocks not included in market value		2,250 50
Interest due and accrued on collateral loans		93 55
Gross premiums in course of collection not more than three months due		79,962 71
Bills receivable, not matured, taken for fire, marine and inland risks		14,293 75
Total		$887,018 67
Less special deposits to secure liabilities in Oregon		50,750 00
Aggregate amount of all available assets		$836,268 67

LIABILITIES.

Net amount of unpaid losses		$21,866 14
Unearned premiums at 50 per cent. on fire risks under one year	$77,641 66	
Unearned premiums, *pro rata*, on fire risks running more than one year	123,821 40	
Unearned premiums at 50 per cent. on inland navigation risks	16,590 45	
Unearned premiums at 100 per cent. on marine risks	2,887 92	
Amount of unearned premiums on all outstanding risks		220,941 43
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $10,253.65; marine bills payable, $5,076.80; agents' credit balances, $695.80		16,026 25
Total		$258,833 82
Less liabilities secured by special deposits: Unpaid losses, $5,780.00; unearned premiums, $24,448.04		30,178 04
Liabilities, except capital stock		$228,655 78
Surplus as regards policy holders		$607,612 89
Amount of capital stock paid up		300,000 00
Surplus over paid up capital		$307,612 89

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$387,773 74	$96,111 02	
Deduct re-insurance, rebate and return premiums	148,960 46	45,255 53	
Net cash received for premiums during the year	$238,813 28	$50,855 49	$289,668 77
Interest on bonds and mortgages			28,369 86
Interest and dividends from all other sources			7,197 17
Income from all other sources			10,158 81
Received during the year in cash			$335,894 11

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$119,798 86	
Net amount paid for marine and inland losses	32,563 56	$152,362 42
Cash dividends paid		36,000 00
Commissions and brokerage		48,235 82
Salaries, fees and wages		55,260 61
State, national and local taxes		9,660 47
All other payments		33,153 43
Expenditures during the year in cash		$334,672 75

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$27,347,235	$477,074 52
Written or renewed during the year	27,059,910	373,003 42
Total	$54,407,135	$850,077 94
Deduct those expired and marked off as terminated	24,392,107	428,165 90
In force at the end of the year	$30,015,028	$421,912 04
Deduct amount re-insured	2,745,188	41,473 42
Net amount in force December 31, 1895	$27,269,840	$380,438 62

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$10,679,213	$155,283 31
More than *one* and not more than *three* years to run	15,581,159	205,599 33
More than three years to run	1,009,468	19,555 98
Net amount in force December 31, 1895	$27,269,840	$380,438 62

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$377,812	$20,523 77
Written during the year	3,088,175	107,161 03
Total	$3,465,987	$127,684 80
Deduct those expired and marked off as terminated	2,291,299	66,006 91
In force December 31, 1895	$1,174,688	$61,677 89
Deduct amount re-insured	510,287	25,609 06
Net amount in force	$664,401	$36,068 83

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$9,082,667 67
Total losses paid from organization to date	4,061,234 50
Total losses incurred during the year	158,141 90
Total cash dividends declared since the company commenced business	876,500 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$662,040 00
Premiums received	7,440 14
Losses paid	1,680 98
Losses incurred	2,947 02
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	2,700,887 00

HOWARD FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Northwest corner South and Water sts., Baltimore, Md.; commenced business June, 1856; commenced business in Illinois March 3, 1896.]

WILLIAM ORTWINE, President. E. W. THOMPSON, Secretary.

H. C. DANA, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$300,000 00
Capital stock paid up in cash	185,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$15,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		49,800 00
Interest due and accrued on bond and mortgage loans		678 47
Total value of mortgaged premises	$263,000 00	
Market value of stocks and bonds owned by the company, viz.:		207,401 00

Stocks and Bonds.	Par value.	Market value.
Baltimore City, 1930	$5,200 00	$5,499 00
Baltimore City, 1900	5,000 00	5,250 00
Baltimore City, 1940	20,000 00	21,350 00
Baltimore City, 1945	15,000 00	16,000 00
Maryland State 3s	2,000 00	2,000 00
Baltimore & Ohio R. R. 4s	5,000 00	5,200 00
Western Maryland R R. 6s	5,000 00	5,525 00
Pittsburg & Connellsville R. R. 7s	8,000 00	8,680 00
Louisville Water Co., 1906, 6s	5,000 00	5,800 00
Louisville City 7s, 1908	5,000 00	5,900 00
Northern Central Railroad 6s, 1900	10,000 00	11,000 00
" " 5s, 1926	5,000 00	5,850 00
Consolidated Gas Co. 6s, 1910	10,000 00	11,800 00

Stocks and Bonds—*Continued.*	Par value.	Market value.
Virginia Midland R. R. 5s, 1926	$5,000 00	$5,200 00
Georgia, Carolina & Northern R. R. 5s, 1929	5,000 00	4,000 00
W. Va. Central & Pittsburg Ry. 6s, 1911	3,000 00	3,292 00
Cape Fear & Yodkin Valley R. R. 6s, 1916	3,000 00	2,220 00
Baltimore City Pass R. R 5s, 1911	5,000 00	5,750 00
Potomac Valley R. R. 5s, 1941	6,000 00	5,700 00
Western North Carolina R. R. 6s, 1914	5,000 00	5,825 00
Southern Railway 5s, 1994	10 000 00	9,300 00
New York Central & Hudson River R. R.	10,000 00	9,650 00
Northern Central Ry. Co	10,500 00	14,595 00
National Howard Bank	500 00	575 00
National Mechanics Bank	6,250 00	11,640 00
Western National Bank	2,000 00	4,000 00
National Bank Commerce	3,000 00	3,300 00
Commercial and Farmers' National Bank	10,000 00	12,500 00
	$184,450 00	$207,401 00

Amount loaned on stocks and bonds as collateral		$300 00
Market value of collaterals	$306 00	
Cash on hand and in bank		7,465 72
Interest due and accrued on stocks not included in market value		826 65
Gross premiums in course of collection not more than three months due		916 50
All other property, viz.: Rents due and accrued		174 05
Aggregate amount of all available assets		$282,562 89

LIABILITIES.

Net amount of unpaid losses		$3,079 50
Unearned premiums at 50 per cent. on fire risks under one year	$6,067 45	
Unearned premiums, *pro rata*, on fire risks running more than one year	13,320 81	
Amount of unearned premiums on all outstanding risks		19,388 26
Amount reclaimable on perpetual fire insurance policies		2,340 00
Cash dividends unpaid		1,609 70
Gross liabilities, except capital stock		$26,387 46
Surplus as regards policy holders		$256,174 98
Amount of capital stock paid up		185,000 00
Surplus over paid up capital		$71,174 98

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$19,290 80	
Deduct re-insurance, rebate and return premiums	1,996 51	
Net cash received for premiums during the year		$17,294 29
Interest and dividends from all other sources		12,842 18
Income from all other sources		192 40
Received during the year in cash		$29,768 87

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$8,569 14
Dividends paid	13,392 90
Commissions and brokerage	1,271 08
Salaries, fees and wages	4,922 79
State, national and local taxes	2,747 16
All other payments	3,351 08
Expenditures during the year in cash	$29,254 15

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$5,977,540	$44,905 31
Written or renewed during the year	8,193,684	20,147 30
Total	$9,171,224	$65,052 61
Deduct those expired and marked off as terminated	3,993,647	26,460 88
In force at the end of the year	$5,177,577	$38,591 73
Deduct amount re-insured	132,844	730 81
Net amount in force December 31, 1895	$5,044,733	$37,860 92

Recapitulation.

In force having from date of policy not more than *one* year to run...	$2,000,987	$12,074 91
More than *one* and not more than *three* years to run.....	1,633,801	11,881 82
More than three years to run.....	1,542,789	14,635 00
Net amount in force December 31, 1895.....	$5,177,577	$28,591 73

Perpetual Risks.

In force December 31, 1895.....	$79,500	$2,340 00

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	$1,187,094 00
Total losses paid from organization to date.....	519,490 14
Total losses incurred during the year.....	5,716 54
Total cash dividends declared since the company commenced business.....	59,315 00
Total dividends declared payable in stock from organization	54,500 00

INSURANCE COMPANY OF NORTH AMERICA.

Year Ending December 31, 1895.

[Located at No. 232 Walnut st., Philadelphia, Pa.; commenced business 1792; commenced business in Illinois June 5, 1863.]

CHARLES PLATT, President. GREVILLE E. FRYER, Secretary.

DANIEL W. BURROWS, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized.....	$3,000,000 00
Capital stock paid up in cash.....	3,000,000 00

ASSETS.

Value of real estate owned by the company, unincumbered.....	$401,205 62
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	2,407,433 76
Loans on bond and mortgage upon which more than one year's interest is due (of which $21,000.00 is in process of foreclosure).....	47,300 00
Interest due and accrued on bond and mortgage loans.....	40,473 66
Total value of mortgaged premises..... $6,275,427 00	
Market value of stocks and bonds owned by the company, viz.:.....	4,690,630 38

Stocks and Bonds.	Par value.	Market value.
United States Government 5s, 1904.....	$70,000 00	$78,750 00
Boston City Loan, 4s, registered, 1918.....	112,000 00	120,960 00
Richmond, Va., city, 4s.....	53,000 00	53,000 00
Georgia State Loan, 4½s.....	25,000 00	28,000 00
Baltimore City Loan, 3½s, registered, 1927.....	200,000 00	200,000 00
City of Columbus, O., 4½s, 1902.....	25,000 00	26,000 00
Toledo City Loan, 5s, 1903	1,000 00	1,060 00
Cincinnati City Loan, $8,000, 6s; 1897; $10,000, 7 3/10s, 1902; $10,000, 7s, 1902	28,000 00	31,640 00
Belgian Government, 3s.....	49,000 00	49,000 00
City of Portland, Oregon, City Hall, 3s, 1922.....	50,000 00	56,500 00
Providence City Loan, 5s, gold, 1900, registered....	25,000 00	26,500 00
Burlington City Loan, 8s, gold, 1896.....	12,000 00	12,240 00
East Lincoln, Ill., 5s, 1896.....	10,000 00	10,000 00
City of Montreal, 4s, 1925	111,000 00	111,000 00
Western Springs, Cook county, Ill., Warrants, 6s.	10,015 38	10,015 38
City of Chicago Warrants, 6s.....	13,400 00	13,400 00
Pennsylvania R. R. Co., consol. 5s, reg. & coup..	330,000 00	386,100 00
Pennsylvania R. R. Co., consol. mort., reg., 6s....	100,000 00	118,000 00
Philadelphia & Reading R. R Co., 1st mort., 6s, 1910	350,000 00	434,000 00

Stocks and Bonds—*Continued.*	Par value.	Market value.
North Pennsylvania R. R. Co., gen. mort., 7s, 1903	$75,000 00	$93,000 00
North Pennsylvania R. R. Co., coupon, 7s, 1896....	5,000 00	5,100 00
Belvidere & Delaware R. R. Co., 1st mort., 6s, 1902	50,000 00	54,000 00
Pennsylvania & New York Canal & R. R. Co., 7s, guarranteed by L. V. R. R. Co., 1906	30,000 00	36,900 00
Lehigh Valley R. R. Co's. consolidated 6s, reg....	100,000 00	124,000 00
Lehigh Valley R. R. Co., 6s, annuity.....	100,000 00	126,000 00
Delaware Division Canal Co., 6s, 1898	15,000 00	14,250 00
French Rentes, 3½s	5,800 00	5,800 00
Brooklyn Wharf & Warehouse Co , 5s, gold, 1945.	30,000 00	30,900 00
Baltimore & Potomac R. R., 6s, 1911.....	5,000 00	6,150 00
Lehigh Coal & Navigation Co., con. mort., 7s, reg.	5,000 00	6,600 00
Easton & Amboy R. R. Co., 1st mort., guar. 5s, reg.	100,000 00	109,000 00
Philadelphia & Erie R. R., registered 5s, guarranteed by Pennsylvania R. R. Co.....	150,000 00	177,000 00
Chicago & Western Indiana R. R., 1st mort. 6s, coupon	84,000 00	89,040 00
Northern Central Ry Co., con. 6s, gen. mort., 1904	19,000 00	22,230 00
Pittsburgh, McKeesport & Youghiogheny R. R., 2d mort., 6s.....	50,000 00	62,500 00
Lehigh Valley R. R., sterling 6s.....	20,000 00	20,000 00
Belt R. R. & Stock Yard Co., 6s, 1910, Indianapolis	50,000 00	50,000 00
Bergen County R. R. Co., 1st mort. 6s, coup. 1911.	50,000 00	50,000 00
Car Trust of New York, No. 2, Series D, 6s, reg ...	31,000 00	31,000 00
New York & Long Branch R. R., 5s	150,000 00	166,500 00
Philadelphia National Bank	10,000 00	19,000 00
Philadelphia Bourse	2,000 00	1,480 00
Chesapeake & Delaware Canal Co.....	11,400 00	250 00
Mutual Insurance Scrip (Atlantic Mutual) reg....	4,155 00	4,155 00
Philadelphia & Baltimore Central R. R., 5s, 1st consolidated registered, 1911.....	100,000 00	105,000 00
Delaware & Chesapeake R. R., 1st mort., 4s	100,000 00	95,000 00
N. Y., Lake Erie & Western R. R., 4½s, 3d mort..	200,000 00	214,000 00
Steubenville & Indiana R. R., 5s, 1st mort., reg....	200,000 00	222,000 00
Corning, Cowanesque & A. R. R., 6s, 1st mort....	15,000 00	15,000 00
New York, Lake Erie & Western R. R., 6s, collateral trust.....	31,000 00	34,100 00
Terre Haute & Logansport R. R., exten. mort., 6s.	50,000 00	53,000 00
Texas & Pacific R. R. Co., 1st mort , 6s	14,000 00	15,260 00
Louisville & Nashville R. R. (Evansville & Henderson Div.) 1st mort , 6s.....	66,000 00	76,560 00
Lehigh Coal & Navigation, gen. mort., 4½s, 1924 ..	50,000 00	52,500 00
N. Y., West Shore & Buffalo R. R., 1st mort., 4s..	25,000 00	26,000 00
San Antonio & Aransas Pass Ry. Co., 1st mort., 4s, guarranted by Southern Pacific Ry.....	21,000 00	12,600 00
Canada & Atlantic R. R., 1st mort., 5s.....	20,000 00	15,000 00
Jefferson R. R., 1st mort., 5s, coup	30,000 00	31,500 00
McKeesport & Belle Vernon R. R., 1st mort., 6s..	20,000 00	25,000 00
Pennsylvania & N. Y. Canal & R. R. Co's., 4s, reg.	50,000 00	47,000 00
Lehigh Valley Ry. Co., 1st mort., 4½s	50,000 00	52,000 00
Baltimore Belt R. R., 1st mort., 5s.....	30,000 00	30,000 00
Elizabeth R. R. of Austria, 4s.....	40,000 00	40,000 00
Lehigh Valley R. R. Co's., consolidated, 4½s.....	50,000 00	51,000 00
Tioga R. R., 1st mort., 5s.....	5,000 00	5,250 00
Philadelphia & Reading R. R., improv. mort., 6s.	100,000 00	104,500 00
Lehigh Valley Terminal Co., 5s, reg.....	40,000 00	44,800 00
Cincinnati, Hamilton & Dayton R. R., gen. mort, 5s	50,000 00	53,500 00
Camden & Atlantic, 5s, gold	50,000 00	52,500 00
Northern Pacific R. R. (Pend d'Oreille Div.) 1st mort., 6s.....	4,000 00	4,040 00
Cleveland, Lorain & Wheeling Ry., 1st mort., consolidated, 5s, gold, 1933.....	50,000 00	54,500 00
Prospect Brewing Co., Phila, 6s, 1st mort., 1904....	25,000 00	25,000 00
Northern Central Ry., consolidated, 6s, 1900	10,000 00	11,000 00
International Navigation Co., 6s, gold, 1906.....	50,000 00	52,000 00
	$4,272,770 38	$4,690,630 38
Amount loaned on stocks and bonds as collateral.....		$13,400 00
Market value of collaterals.....	$29,850 00	
Cash on hand and in bank.....		759,625 96
Gross premiums in course of collection not more than three months due.....		828,923 56
Bills receivable, not matured, taken for fire, marine and inland risks.....		65,661 74
All other property, viz.: Due for re-insurance on losses paid.....		21,112 26
Total		$9,275,766 94
Less special deposits to secure liabilities in Virginia, Oregon and Canada.....		220,500 00
ITEMS NOT ADMITTED AS ASSETS, VIZ.:		
Insurance Company of North America stock.....	$23,000 00	
Wrecking boat "North America".....	35,000 00	
Book debts due company.....	153,906 59	
Total	$211,906 59	
Aggregate amount of all available assets.....		$9,055,266 94

LIABILITIES.

Net amount of unpaid losses		$453,078 58
Unearned premiums at 50 per cent. on fire risks under one year	$1,582,199 05	
Unearned premiums, *pro rata*, on fire risks running more than one year	1,412,663 84	
Unearned premiums at 100 per cent. on inland navigation risks	252,000 00	
Total	$3,246,862 89	
Less amount reinsured	87,088 32	
Amount of unearned premiums on all outstanding risks		3,159,774 57
Amount reclaimable on perpetual fire insurance policies		779,739 28
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $35,000.00; re-insurance, $35,199 54; book debts due by company, $2,865.07		73,064 61
Total		$4,465,657 04
Less liabilities secured by special deposits: Unpaid losses, $7,180.00; unearned premiums, $94,656.72		101,786 72
Liabilities, except capital stock		$4,363,870 32
Surplus as regards policy holders		$4,691,396 62
Amount of capital stock paid up		3,000,000 00
Surplus over paid up capital		$1,691,396 62

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$4,860,646 81	$2,250,691 06	
Deduct re-insurance, rebate and return premiums	835,282 32	635,135 53	
Net cash received for premiums during the year	$4,025,364 49	$1,615,555 53	$5,640,920 02
Interest on bonds and mortgages			147,994 00
Interest and dividends from all other sources			227,977 26
Income from all other sources			8,116 47
Deposit premiums received on perpetual fire risks		$22,245 82	
Received during the year in cash			$6,025,007 75

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$2,139,554 20	
Net amount paid for marine and inland losses	1,766,520 99	$3,906,075 19
Cash dividends paid		360,000 00
Commissions and brokerage		1,001,120 15
Salaries, fees and wages		287,978 73
State, national and local taxes		117,263 74
All other payments		335,390 48
Deposit premiums returned on perpetual fire risks	$14,129 35	
Expenditures during the year in cash		$6,007,828 29

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$599,673,684	$5,655,683 97
Written or renewed during the year	610,660,587	4,861,863 96
Total	$1,210,334,221	$10,517,547 93
Deduct those expired and marked off as terminated	573,501,639	4,530,005 50
In force at the end of the year	$636,832,582	$5,987,542 43
Deduct amount re-insured	17,441,634	174,176 64
Net amount in force December 31, 1895	$619,390,948	$5,813,365 79

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$376,031,148	$3,164,898 09
More than *one* and not more than *three* years to run	157,054,236	1,605,756 89
More than three years to run	103,747,198	1,217,387 45
Net amount in force December 31, 1895	$636,832,582	$5,987,542 43

PERPETUAL RISKS.

Perpetual risks in force December 31, 1894	$33,519,856 82	$848,329 35
Perpetual risks written during the year	914,092 92	22,245 82
Total	$34,433,449 74	$870,575 17
Deduct those marked off as cancelled	533,990 05	14,129 35
In force December 31, 1895	$33,899,459 69	$856,445 82

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$21,668,710	$367,117 53
Written during the year	373,366,976	2,167,175 46
Total	$395,080,686	$2,534,292 99
Deduct those expired and marked off as terminated	353,080,686	2,282,292 99
Net amount in force	$42,000,000	$252,000 00

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$121,113,186 96
Total losses paid from organization to date	85,845,523 32
Total losses incurred during the year	3,986,249 48
Total cash dividends declared since the company commenced business	18,293,984 25

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, $16,420,989.00; marine and inland, $5,899,557.00	$22,320,546 00
Premiums received, fire, $211,258.13; marine and inland, $23,612.19	234,870 32
Losses paid, fire, $84,670.21; marine and inland, $13,373.89	98,044 10
Losses incurred, fire, $99,506.23; marine and inland, $13,373.89	112,880 12
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	2,089,169 00

INSURANCE CO. OF THE STATE OF PENNSYLVANIA.

YEAR ENDING DECEMBER 31, 1895.

[Located at Nos. 136-138 South Fourth st., Philadelphia, Pa.; commenced business November 5 1794; commenced business in Illinois December 4, 1874.]

GEORGE G. CROWELL, President. A. B. EARLE, Secretary.

R. S. CRITCHELL, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$336,865 88
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		66,250 00
Interest due and accrued on bond and mortgage loans		2,761 91
Total value of mortgaged premises	$180,000 00	
Market value of stock and bonds owned by the company, viz.:		185,420 83

Stocks and Bonds.	Par value.	Market value.
Philadelphia National Bank	$2,000 00	$3,800 00
Harrisburg, Portsmouth, L. & Mt. Joy R. R., 4s	15,000 00	16,050 00
Car Trust of N. Y., No. 2, series C, 6s	5,000 00	5,300 00
Chicago & W. Indiana R. R. Co., 6s	10,000 00	12,650 00
Corning, Cowanesque & Antrim R. R. Co., 6s	2,000 00	2,100 00
Shamokin, Sunbury & L. R. R. Co., 5s	10,000 00	10,200 00
Terre Haute & Logansport R. R. Co., 6s	20,000 00	21,000 00
Steubenville & Indiana R. R. Co., 5s	30,000 00	33,000 00
Long Dock Co., 6s	10,000 00	13,250 00
Pittsburgh Junction R. R. Co., 6s	10,000 00	13,000 00
St. Paul & N. Pacific R. R. Co., 6s	10,000 00	12,012 50
Sunbury, H. & Wilkes Barre R. R. Co., 5s	4,000 00	4,253 33
Northern Central R. R. Co., 4½s	10,000 00	10,700 00
City of Quincy, 4½s	10,000 00	10,500 00
Wabash R. R. Co., 5s	14,000 00	10,080 00
Syracuse, G. & C. R. R. Co., 7s	7,000 00	7,525 00
	$169,000 00	$183,420 83

Cash on hand and in bank		$76,557 66
Interest due and accrued on stocks not included in market value		250 00
Gross premiums in course of collection not more than three months due		51,813 67
Bills receivable, not matured, taken for fire, marine and inland risks		1,968 25
All other property, viz.: Rents due and accrued, $8,540.73; due for re-insurance on losses paid, $6,980.92; reclaimable on perpetual re-insurance, $9,049.15		24,510 36
ITEMS NOT ADMITTED AS ASSETS, VIZ.:		
Salvage claims	$3,787 77	
Book debts	125 00	
Geo. Gorham, Rec.	90 07	
Total	$4,002 84	
Aggregate amount of all available assets		$746,393 06

LIABILITIES.

Net amount of unpaid losses		$21,993 75
Unearned premiums at 50 per cent. on fire risks under one year	$113,927 70	
Unearned premiums, *pro rata*, on fire risks running more than one year	68,156 20	
Amount of unearned premiums on all outstanding risks		182,083 90
Amount reclaimable on perpetual fire insurance policies		203,322 42
Due and to become due for borrowed money		45,000 00
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		7,772 05
Gross liabilities, except capital stock		$460,172 12
Surplus as regards policy holders		$286,220 94
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$86,220 94

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$389,931 78	
Deduct re-insurance, rebate and return premiums	94,317 57	
Net cash received for premiums during the year		$295,614 21
Interest on bonds and mortgages		3,070 17
Interest and dividends from all other sources		7,788 13
Income from all other sources		9,719 77
Deposit premiums received on perpetual fire risks	$12,063 75	
Received during the year in cash		$316,142 28

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$188,176 56
Cash dividends paid		10,000 00
Commissions and brokerage		74,410 21
Salaries, fees and wages		15,307 96
State, national and local taxes		3,522 30
All other payments		19,285 33
Deposit premiums returned on perpetual fire risks	$6,426 50	
Expenditures during the year in cash		$310,702 36

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$38,347,995	$476,086 09
Written or renewed during the year	29,615,904	389,664 76
Total	$67,963,899	$865,750 85
Deduct those expired and marked off as terminated	34,030,832	428,177 38
In force at the end of the year	$33,933,067	$437,573 47
Deduct amount re-insured	5,209,969	55,899 23
Net amount in force December 31, 1895	$28,723,098	$381,674 24

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$15,686,962	$227,855 40
More than *one* and not more than *three* years to run	7,064,538	85,769 84
More than three years to run	5,971,598	68,049 00
Net amount in force December 31, 1895	$28,723,098	$381,674 24

PERPETUAL RISKS.

Perpetual risks in force December 31, 1895	$6,904,134	$225,913 79

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$20,969,804 70
Total losses paid from organization to date	16,618,090 50
Total losses incurred during the year	176,570 58
Total cash dividends declared since the company commenced business	4,271,406 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,937,405 24
Premiums received	44,136 74
Losses paid	17,711 19
Losses incurred	24,717 07
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	779,680 00

KINGS COUNTY FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 97 Broadway, Brooklyn, N. Y.; commenced business October 21, 1858; commenced business in Illinois October 16, 1876.]

WM. E. HORWILL, President. E. S. TERHUNE, Secretary.

ROBT. A. WALLER, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$150,000 00
Capital stock paid up in cash	150,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$95,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		16,000 00
Interest due and accrued on bond and mortgage loans		140 16
Total value of mortgaged premises	$36,100 00	
Market value of stocks and bonds owned by the company, viz.:		242,344 00

Stocks and Bonds.	ar value.	Market value.
New York Central & Hudson River R. R. Co.....	60,000 00	$58,050 00
Consolidated Gas Co., New York City.....	5,000 00	74,250 00
Brooklyn Union Gas Company, Brooklyn.....	10,000 00	7,500 00
Delaware & Hudson Canal Co.....	15,600 00	19,422 00
Manufacturers' National Bank, Brooklyn.....	5,010 00	11,022 00
Lake Shore & Michigan Southern R. R. Co.....	10,000 00	14,100 00
Christopher and 10th Street Ferry R. R. Co.....	3,000 00	4,500 00
Brooklyn & New York Ferry Co.....	10,000 00	20,500 00
Union Ferry Co , Brooklyn.....	10,000 00	6,800 00
West Shore R. R. Co...	10,000 00	10,450 00
Union Ferry Co., Brooklyn.....	10,000 00	10,500 00
Brooklyn Union Gas Co., Brooklyn.....	5,000 00	5,250 00
	$198,610 00	$242,344 00

Cash on hand and in bank		$5,767 06
Interest due and accrued on stocks not included in market value		2,981 88
Gross premiums in course of collection not more than three months due.....		5,522 63
All other property, viz.: Rents due and accrued.....		690 00
ITEMS NOT ADMITTED AS ASSETS, VIZ.:		
Premiums unpaid on policies which have been issued more than three months.....	$3 00	
Aggregate amount of all available assets		$368,335 73

LIABILITIES.

Net amount of unpaid losses.....		$16,764 84
Unearned premiums at 50 per cent. on fire risks under one year.....	$20,375 14	
Unearned premiums, *pro rata*, on fire risks running more than one year	7,995 24	
Amount of unearned premiums on all outstanding risks.....		28,370 38
Due and accrued for salaries and other miscellaneous expenses..... ..		534 00
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $1,094.68; re-insurance, $785.66.....		1,880 34
Gross liabilities, except capital stock		$47,549 56
Surplus as regards policy holders.....		$320,786 17
Amount of capital stock paid up.....		150,000 00
Surplus over paid up capital.....		$170,786 17

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	$56,954 43	
Deduct re-insurance, rebate and return premiums	7,483 37	
Net cash received for premiums during the year.....		$49,471 06
Interest on bonds and mortgages.		841 00
Interest and dividends from all other sources.....		11,915 07
Income from all other sources		5,176 62
Received during the year in cash.....		$67,403 75

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses.....	$19,387 18
Cash dividends paid.....	18,000 00
Commissions and brokerage.....	10,860 94
Salaries, fees and wages.....	18,945 00
State, national and local taxes	2,496 89
All other payments.....	5,842 89
Expenditures during the year in cash.....	$70,532 40

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	$9,415,086	$65,700 84
Written or renewed during the year.....	7,609,607	56,447 84
Total	$17,024,693	$122,148 18
Deduct those expired and marked off as terminated,.....	7,755,324	57,434 45
In force at the end of the year	$9,269,369	$64,713 73
Deduct amount re insured	1,060,536	7,325 25
Net amount in force December 31, 1895.....	$8,208,833	$57,388 48

RECAPITULATION.

In force having from date of policy not more than *one* year to run ...	$5,055,172	$40,750 27
More than *one* and not more than *three* years to run	3,060,661	15,771 69
More than three years to run	93,000	866 52
Net amount in force December 31, 1895	$8,208,833	$57,388 48

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$2,760,166 65
Total losses paid from organization to date	1,272,590 88
Total losses incurred during the year	24,114 32
Total cash dividends declared since the company commenced business	735,263 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,193,587 00
Premiums received	13,698 26
Lossess paid	3,137 42
Losses incurred	10,205 02
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	420,150 00

LUMBERMEN'S INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 427 Walnut st., Philadelphia, Pa.; commenced business December 11, 1873; commenced business in Illinois October 9, 1879.]

LEWIS DAVIS, President. OLIVER H. HILL, Secretary.

R. S. CRITCHELL, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	250,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$85,400 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		411,884 32
Loans on bond and mortgage upon which more than one year's interest is due (of which $3,133.20 is in process of foreclosure)		13,133 20
Interest due and accrued on bond and mortgage loans		9,677 35
Total value of mortgaged premises	$1,040,500 00	
Market value of stocks and bonds owned by the company, viz.:		476,935 00

Stocks and Bonds.	Par value.	Market value.
Susquehanna Coal Co., 6s	$12,000 00	$13,800 00
Shamokin Valley & Pottsville R. R. Co., 7s	7,000 00	8,120 00
Pleasantville & Ocean City R. R. Co., 6s	10,000 00	10,300 00
Steubenville & Indiana R. R. Co., 5s	15,000 00	16,800 00
Richmond & Danville R. R. Co., 6s	5,000 00	6,000 00
Philadelphia & Reading R. R. Co., 4s	5,000 00	4,300 00
Summit Branch R. R. Co., 7s	10,000 00	10,350 00
Camden & Atlantic R. R. Co., 5s	10,000 00	10,750 00
Mortgage Trust Co. of Pa., series 53, 5s	5,000 00	5,020 00
Lehigh Valley R. R. Co., 7s	10,000 00	13,500 00
Car Trust of New York, series C, 6s	6,000 00	6,120 00
Northern Pacific R. R. Co. (P. D'O. Div.), 6s	1,000 00	1,020 00
Grand Rapids & Indiana R. R. Co., 5s	10,000 00	2,500 00
West Jersey R. R. Co., 7s	3,000 00	3,360 00
Chicago, St. Louis & Pittsburg R. R. Co., 5s	10,000 00	11,700 00
Mortgage Trust Co. of Pa., series 45, 5s	10,000 00	10,250 00
Master Builders' Exchange, 5s	10,000 00	10,125 00

Stocks and Bonds—*Continued.*	Par value.	Market value.
Car Trust of New York, No. 2, series F, 5s	$9,000 00	$8,550 00
West Jersey R. R. Co., consolidated, 6s	26,000 00	29,900 00
Sunbury, Hazleton & Wilkesbarre R. R. Co., 5s	8,000 00	8,480 00
Shamokin, Sunbury & Lewisburg R. R. Co., 5s	10,000 00	10,300 00
Pennsylvania Steel Co., 5s	10,000 00	10,300 00
Lehigh Valley R. R. Co., annuity, 6s	10,000 00	12,600 00
Texas & Pacific R. R. Co., 1st mort., 5s	11,000 00	8,965 00
Ohio River R. R. Co., 5s	5,000 00	5,000 00
Lehigh Valley R. R. Co., sterling, 6s	8,000 00	8,240 00
Cincinnati, Richmond & Ft. Wayne R. R. Co., 7s	30,000 00	35,100 00
Cambria & Clearfield R. R. Co., 5s	12,000 00	12,600 00
Duluth Street Railway Co., 5s	20,000 00	20,500 00
St. Louis Merchants' Bridge Co., 6s	20,000 00	21,100 00
Minneapolis General Electric Co., 6s	20,000 00	20,000 00
Electric Ry., Light & Power Co., Sedalia, Mo., 6s	8,000 00	7,600 00
Broadway & Seventh Av. R. R. Co., consolid'd, 5s	10,000 00	11,300 00
Hartman General Electric Co., Duluth, 6s	10,000 00	10,250 00
Superior Water, Light and Power Co., 6s	10,000 00	10,100 00
St. Paul Gas Light Co., 5s	10,000 00	8,900 00
Lehigh Traction Co., 5s	15,000 00	14,250 00
" " stock	6,800 00	1,360 00
Mortgage Trust Co. of Pa., series 39, 5s	8,000 00	8,075 00
Piedmont & Cumberland R. R. Co., 5s	10,000 00	10,600 00
Syracuse and East Side R. R. Co., 6s	10,000 00	10,000 00
Detroit & Mackinac R. R. Co., 4s	5,000 00	3,000 00
Grand Rapids Gas Light Co., 5s	10,000 00	8,500 00
" " " stock	4,000 00	2,000 00
G., W., S. F. & C. L. Traction Co., 5s	10,000 00	9,600 00
" " " " stock	2,000 00	400 00
Passaic Lighting Co., 5s	10,000 00	9,000 00
" " stock	5,000 00	1,000 00
Philadelphia Bourse	500 00	350 00
	$477,300 00	$476,935 00

Amount loaned on stocks and bonds as collateral		$48,700 00
Market value of collaterals	$93,285 00	
Ground rent		1,000 00
Cash on hand and in bank		11,480 80
Interest due and accrued on collateral loans		604 80
Gross premiums in course of collection not more than three months due		30,214 66
All other property, viz.: Rents due and accrued		906 50
Aggregate amount of all available assets		$1,089,936 63

LIABILITIES.

Net amount of unpaid losses		$20,495 77
Unearned premiums at 50 per cent. on fire risks under one year	$67,743 53	
Unearned premiums, *pro rata*, on fire risks running more than one year	48,097 12	
Amount of unearned premiums on all outstanding risks		115,840 65
Amount reclaimable on perpetual fire insurance policies		228,042 52
All other demands against the company, viz.: State, city, county, or other taxes and assessments, $1,696.00; commissions and other charges due and to become due to agents and brokers, $5,177.45; return premiums, $4,249.20; re-insurance, $1,587.65; miscellaneous, $1,210.62		13,920 92
Gross liabilities, except capital stock		$378,299 86
Surplus as regards policy holders		$711,636 77
Amount of capital stock paid up		250,000 00
Surplus over paid up capital		$461,636 77

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$200,215 98	
Deduct re-insurance, rebate and return premiums	41,699 04	
Net cash received for premiums during the year		$158,516 89
Interest on bonds and mortgages		23,576 41
Interest and dividends from all other sources		26,697 61
Income from all other sources		3,465 75
Deposit premiums received on perpetual fire risks	$9,651 65	
Received during the year in cash		$212,256 66

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$54,367 23
Cash dividends paid		25,000 00
Commissions and brokerage		34,988 22
Salaries, fees and wages		12,060 00
State, national and local taxes		5,374 87
All other payments		10,156 94
Deposit premiums returned on perpetual fire risks	$8,180 25	
Expenditures during the year in cash		$141,947 26

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$19,400,928	$225,666 85
Written or renewed during the year	21,082,715	207,075 29
Total	$40,483,643	$432,742 14
Deduct those expired and marked off as terminated	18,069,289	192,998 54
In force at the end of the year	$22,414,354	$239,743 60
Deduct amount re-insured	1,367,868	14,323 64
Net amount in force December 31, 1895	$21,046,486	$225,419 96

Recapitulation.

In force having from date of policy not more than *one* year to run	$18,303,158	$135,487 06
More than *one* and not more than *three* years to run	4,086,814	40,050 52
More than three years to run	8,656,514	49,882 38
Net amount in force December 31, 1895	$21,046,486	$225,419 96

Perpetual Risks.

Perpetual risks in force December 31, 1895	$9,282,418	$253,380 57

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$1,815,674 00
Total losses paid from organization to date	928,804 00
Total losses incurred during the year	60,236 00
Total cash dividends declared since the company commenced business	313,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,344,276 00
Premiums received	25,582 02
Losses paid	7,007 81
Losses incurred	13,144 71
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	750,999 00

MANUFACTURERS AND MERCHANTS' INSURANCE COMPANY.

Year Ending December 31, 1895.

[Located at No. 417 Wood st., Pittsburgh, Pa.; commenced business May 1, 1865; commenced business in Illinois June 3, 1884.]

CHAS. W. BATCHELOR, President. WILLIAM T. ADAIR, Secretary.

JAMES H. MOORE, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$250,000 00
Capital stock paid up in cash	250,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$45,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		256,110 01
Loans on bond and mortgage upon which more than one year's interest is due		6,000 00
Interest due and accrued on bond and mortgage loans		4,507 58
Total value of mortgaged premises	$747,300 00	
Market value of stocks and bonds owned by the company, viz.:		103,505 00

Stocks and Bonds.	Par value.	Market value.
Pittsburgh & Western Ry. Co.	$5,000 00	$900 00
" " "	10,000 00	7,700 00
Pittsburgh, Allegheny & Manchester Traction Co.	20,000 00	21,300 00
Allegheny County Light Co.	10,000 00	10,500 00
Braddock & Turtle Creek Street Ry. Co.	10,000 00	10,400 00
Borough of Etna, Pa.	10,000 00	10,200 00
Wheeling Ry. Co., Wheeling, W. Va.	11,000 00	11,330 00
Pittsburgh Plate Glass Co.	10,000 00	10,020 00
" "	10,000 00	10,100 00
Westinghouse Machine Co.	11,000 00	11,055 00
	$107,000 00	$103,505 00

Amount loaned on stocks and bonds as collateral		27,260 00
Market value of collaterals	$37,706 00	
Cash on hand and in bank		35,284 02
Interest due and accrued on collateral loans		37 17
Gross premiums in course of collection not more than three months due		22,821 64
Bills receivable, not matured, taken for fire, marine and inland risks		503 42
All other property, viz.: Rents due and accrued, $120.83; due for re-insurance on losses paid, $1.71; Commission—represented Co., $758.06; fire premiums note, $668.19		1,543 79

Items not Admitted as Assets, viz.:

Premiums unpaid on policies which have been issued more than three months	$185 66	
Temporary accounts	636 40	
Total	$822 06	
Aggregate amount of all available assets		$502,572 58

LIABILITIES.

Net amount of unpaid losses		$26,494 89
Unearned premiums at 50 per cent. on fire risks under one year	$71,149 55	
Unearned premiums, *pro rata*, on fire risks running more than one year	57,920 97	
Amount of unearned premiums on all outstanding risks		129,070 52
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $126.97; re-insurance, $2,252.65; suspense account, $150.00		2,529 62
Gross liabilities, except capital stock		$158,095 08
Surplus as regards policy holders		$344,477 55
Amount of capital stock paid up		250,000 00
Surplus over paid up capital		$94,477 55

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$253,233 27	$1,632 44	
Deduct re-insurance, rebate and return premiums	65,562 30	59 79	
Net cash received for premiums during the year	$187,670 97	$1,572 65	$189,243 62
Interest on bonds and mortgages			14,994 47
Interest and dividends from all other sources			7,323 95
Income from all other sources			482 10
Received during the year in cash			$212,044 14

DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses	$86,429 19
Cash dividends paid	15,000 00
Commissions and brokerage	48,685 08
Salaries, fees and wages	8,079 72
State, national and local taxes	4,023 07
All other payments	7,218 94
Expenditures during the year in cash	$169,436 00

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$19,614,938	$254,529 06
Written or renewed during the year	20,314,928	253,472 08
Total	$39,929,861	$508,001 14
Deduct those expired and marked off as terminated	18,061,495	229,454 75
In force at the end of the year	$21,868,366	$278,546 39
Deduct amount re-insured	1,976,812	30,151 60
Net amount in force December 31, 1895	$19,891,554	$248,394 79

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$10,774,472	$142,299 09
More than *one* and not more than *three* years to run	8,136,642	92,175 92
More than three years to run	980,440	13,919 78
Net amount in force December 31, 1895	$19,891,554	$248,394 79

	Marine and inland risks.	Premiums thereon.
Written during the year	$324,270	$1,383 73
Total	$324,270	$1,383 73
Deduct those expired and marked off as terminated	324,270	1,383 73

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$2,939,289 52
Total losses paid from organization to date	1,240,038 89
Total losses incurred during the year	86,156 19
Total cash dividends declared since the company commenced business	510,000 00
Total dividends declared payable in stock from organization	125,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, $2,552,941.65; marine and inland, $255,987.00	$2,808,928 65
Premiums received, fire, $27,906.47; marine and inland, $1,057.43	28,963 90
Losses paid, fire	12,279 03
Losses incurred, fire, $19,630.81; marine and inland, $16.90	19,647 71
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	461,185 00

MECHANICS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 500 Walnut st., Philadelphia, Pa.; commenced business May 4, 1854; commenced business in Illinois January 16, 1882.]

SIMON J. MARTIN, President. JOHN A. SNYDER, Secretary.

R. J. O. HUNTER, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$250,000 00
Capital stock paid up in cash	250,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$87,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		351,105 00
Interest due and accrued on bond and mortgage loans		5,314 91
Total value of mortgaged premises	$817,800 00	
Market value of stocks and bonds owned by the company, viz.:		312,539 00

Stocks and Bonds.	Par value.	Market value.
Philadelphia, Wilmington & Baltimore R. R., 6s	$3,000 00	$3,210 00
" " " " 4s	2,000 00	2,040 00
Union Passenger Ry., 5s	20,000 00	22,000 00
Lombard & South Sts. Passenger Ry., 5s	20,000 00	20,400 00
Steubenville & Indiana R. R., 5s	25,000 00	27,500 00
Borough of Clinton Heights, Pa., 5s	1,000 00	1,000 00
" " " " 5s	3,000 00	3,000 00
Schuylkill River East Side R. R., 5s	30,000 00	32,700 00
City of St. Louis, gold, 4s	10,000 00	10,000 00
Northern Pacific Terminal, 6s	10,000 00	10,200 00
Philadelphia & Erie R. R., gold, 4s	28,000 00	28,560 00
North Pennsylvania R. R., 1st mortgage, 7s	11,000 00	11,110 00
Catawissa R. R., 7s	9,000 00	9,900 00
Sunbury & Lewistown Ry. Co., 7s	8,500 00	8,585 00
The Toledo Electric Street Passenger Ry. Co., 5s	10,000 00	10,000 00
United States, new, 4s	5,000 00	5,800 00
Consolidated Traction Co. of New Jersey, 5s	10,000 00	7,900 00
Second Avenue Traction Co., Pittsburgh, 5s	10,000 00	10,000 00
Terminal R. R. Association of St. Louis, gold, 5s	10,000 00	10,000 00
Compromise Bond, Commonwealth of Pennsylvania, Allegheny county, 5s	5,000 00	5,000 00
Fairmount Park & Haddington P. R. R. Co	10,000 00	11,200 00
Union Passenger Ry. Co	5,000 00	20,600 00
13th and 15th Sts. Passenger Ry	1,500 00	6,750 00
2d and 3d Sts. Passenger Ry	1,000 00	4,640 00
Philadelphia Traction Co	10,000 00	18,000 00
Union Traction Co., 1st installment at $5	770 00	1,694 00
Columbus & Cin. Midland R. R., certificates, 4½s	10,000 00	7,500 00
Phila., Wilm & Balt. R. R., trust certificates, 4s	10,000 00	10,200 00
Sav. & Western R. R. Co., 1st cons. trust certf., 5s	5,000 00	8,100 00
	$278,770 00	$312,539 00

Amount loaned on stocks and bonds as collateral		23,500 00
Market value of collaterals	$35,190 00	
Cash on hand and in bank		26,428 72
Interest due and accrued on stocks not included in market value		8,774 04
Interest due and accrued on collateral loans		165 84
Gross premiums in course of collection not more than three months due		46,317 68
All other property, viz.: Rents due and accrued		168 32

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$684 09	
Aggregate amount of all available assets		$856,313 46

LIABILITIES.

Net amount of unpaid losses		$34,197 01
Unearned premiums at 50 per cent. on fire risks under one year	$98,163 78	
Unearned premiums, *pro rata*, on fire risks running more than one year	48,007 54	
Amount of unearned premiums on all outstanding risks		146,171 32
Amount reclaimable on perpetual fire insurance policies		219,526 98
Cash dividends unpaid		71 00
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $10,538.69; return premiums, $8,138.44		18,677 13
Gross liabilities, except capital stock		$418,643 44
Surplus as regards policy holders		$437,670 02
Amount of capital stock paid up		250,000 00
Surplus over paid up capital		$187,670 02

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$297,529 03	
Deduct re-insurance, rebate and return premiums	55,385 47	
Net cash received for premiums during the year		$242,143 56
Interest on bonds and mortgages		16,209 27
Interest and dividends from all other sources		15,916 41
Income from all other sources		4,097 98
Deposit premiums received on perpetual fire risks	$16,213 90	
Received during the year in cash		$278,367 22

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$111,722 58
Cash dividends paid		20,010 00
Commissions and brokerage		65,035 53
Salaries, fees and wages		11,213 99
State, national and local taxes		5,284 00
All other payments		15,957 12
Deposit premiums returned on perpetual fire risks	$7,276 05	
Expenditures during the year in cash		$229,223 22

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$29,291,235	$284,873 16
Written or renewed during the year	31,308,670	298,294 32
Total	$60,599,905	$583,167 48
Deduct those expired and marked off as terminated	32,153,934	305,352 64
In force at the end of the year	$28,445,971	$277,814 84

Recapitulation.

In force having from date of policy not more than *one* year to run	$21,583,716	$196,327 56
More than *one* and not more than *three* years to run	4,280,285	38,756 36
More than three years to run	2,581,970	42,730 92
Net amount in force December 31, 1895	$28,445,971	$277,814 84

Perpetual Risks.

Perpetual risks in force December 31, 1895	$10,932,806	$241,299 45

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$2,601,808 05
Total losses paid from organization to date	1,400,994 04
Total losses incurred during the year	115,662 87
Total cash dividends declared since the company commenced business	460,660 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,871,003 96
Premiums received	38,525 55
Losses paid	15,664 47
Losses incurred	23,683 98
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	622,240 00

MECHANICS AND TRADERS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 147 Carondelet street, New Orleans, La.; commenced business November 1, 1869; commenced business in Illinois March 16, 1883.]

LLOYD R. COLEMAN, President. GEORGE H. FROST, Secretary.

GRANGER SMITH, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	350,000 00

ASSETS.

Value of real estate owned by the company, unincumbered			$130,500 00
Market value of stocks and bonds owned by the company, viz.:			381,865 00
Stocks and Bonds.	Par value.	Market value.	
Louisiana State consols	$150,000 00	$151,875 00	
Georgia 4½s, July, 1915	25,000 00	28,000 00	
City of New Orleans premium	6,500 00	11,570 00	
Union National Bank, New Orleans	10,000 00	10,100 00	
Hibernia National Bank, New Orleans	3,400 00	6,562 00	
Peoples' Bank, New Orleans	15,000 00	21,300 00	
Provident Savings Trust and Safe Deposit Co.	1,100 00	1,023 00	
" " " " "	2,400 00	2,400 00	
Mississippi State Bank, Canton, Miss.	200 00	200 00	
Orleans Street Railroad Co	10,500 00	9,450 00	
New Orleans Gas Light Co	60,000 00	83,550 00	
Standard Guano & Chemical Mfg. Co.	20,000 00	45,000 00	
National Acid Co	3,000 00	3,900 00	
Standard Cotton Seed Oil Co	5,000 00	3,750 00	
New Louisiana Jockey Club	1,400 00	2,240 00	
Southwestern Building and Loan Association	945 00	945 00	
	$314,445 00	$381,865 00	
Cash on hand and in bank			$66,849 54
Gross premiums in course of collection not more than three months due			59,382 59
Bills receivable, not matured, taken for fire, marine and inland risks			17,250 50
Total			$655,847 63
Less special deposits to secure liabilities in Georgia			28,000 00
Aggregate amount of all available assets			$627,847 63

LIABILITIES.

Net amount of unpaid losses		$38,759 49
Unearned premiums at 50 per cent. on fire risks under one year	$136,309 95	
Unearned premiums, *pro rata*, on fire risks running more than one year	53,601 97	
Amount of unearned premiums on all outstanding risks		189,911 92
Cash dividends unpaid		17,500 00
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		12,071 84
Total		$258,243 25
Less liabilities secured by special deposits: Unpaid losses, $3,576 62; unearned premiums, $9,114.88		12,691 50
Liabilities, except capital stock		$245,551 75
Surplus as regards policy holders		$382,295 88
Amount of capital stock paid up		350,000 00
Surplus over paid up capital		$32,295 88

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$569,799 57	$24,028 66	
Deduct re-insurance, rebate and return premiums	185,175 28	9,976 56	
Net cash received for premiums during the year	384,624 29	14,052 10	$398,676 39
Interest on bonds and mortgages and interest and dividends from all other sources			23,090 97
Income from all other sources			1,315 16
Received during the year in cash			$423,082 52

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$276,911 44	
Net amount paid for marine and inland losses	8,980 73	$285,892 17
Cash dividends paid		18,750 00
Commissions and brokerage		49,972 42
Salaries, fees and wages		39,689 72
State, national and local taxes		9,727 98
All other payments		28,471 56
Expenditures during the year in cash		$432,503 85

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$30,171,581	$538,342 49
Written or renewed during the year	29,323,806	534,313 62
Total	$59,495,387	$1,072,656 11
Deduct those expired and marked off as terminated	39,519,595	651,380 14
In force at the end of the year	$19,975,792	$421,275 97
Deduct amount re-insured	2,544,344	40,083 47
Net amount in force December 31, 1895	$17,431,448	$381,192 50

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$12,618,789	$272,619 91
More than *one* and not more than *three* years to run	4,173,526	93,498 72
More than three years to run	639,133	15,073 87
Net amount in force December 31, 1895	$17,431,448	$381,192 50

	Marine and inland risks.	Premiums thereon.
Written during the year	$4,198,928	$23,285 28
Total	$4,198,928	$23,285 28
Deduct those expired and marked off as terminated	$4,198,928	$23,285 28

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$6,681,265 00
Total losses paid from organization to date	3,469,364 00
Total losses incurred during the year	267,640 00
Total cash dividends declared since the company commenced business	1,178,837 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$3,595,295 00
Premiums received	41,638 13
Losses paid	16,040 59
Losses incurred	26,446 79
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	858,727 00

MERCHANTS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 776-778 Broad st., Newark, N. J.; commenced business April 18, 1858; commenced business in Illinois April 19, 1872.]

G. LEE STOUT, President. J. R. MULLIKIN, Secretary.

RUDOLPH H. GARRIGUE, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$1,000,000 00
Capital stock paid up in cash	400,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$302,948 25
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		294,400 00
Loans on bond and mortgage upon which more than one year's interest is due (of which all is in process of foreclosure)		1,000 00
Interest due and accrued on bond and mortgage loans		5,630 89
Total value of mortgaged premises	$787,350 00	
Market value of stocks and bonds owned by the company, viz.:		636,830 00

Stocks and Bonds.	Par value.	Market value.
United States 4s, registered	$25,000 00	$27,500 00
Newark Gas Co.	50,000 00	62,500 00
New Jersey Southern Railroad Co	30,000 00	31,200 00
Long Branch and Sea Shore	5,000 00	5,500 00
American Dock and Improvement Co	50,000 00	55,750 00
North Hudson County Railroad Co.	97,000 00	101,365 00
Belleville and Newark Horse Car	1,000 00	1,100 00
Irvington " "	3,000 00	3,210 00
Newark and Bloomfield "	10,000 00	10,800 00
Midland Railroad of New Jersey	100,000 00	115,500 00
Newark Passenger Railroad Co	20,000 00	21,200 00
Long Branch Graded School	10,000 00	10,800 00
Elizabeth City 4s, adjustment	50,000 00	46,000 00
United New Jersey Railroad and Canal Co	15,000 00	85,625 00
Warren Railroad Co	36,050 00	59,482 50
Morris & Essex Railroad Co	25,000 00	41,250 00
Newark Gas Co	8,700 00	8,047 50
	$585,750 00	$636,830 00

Amount loaned on stocks and bonds as collateral		6,500 00
Market value of collaterals	$16,500 00	
Cash on hand and in bank		70,191 61
Interest due and accrued on stocks not included in market value		5,729 16
Interest due and accrued on collateral loans		83 35
Gross premiums in course of collection not more than three months due		127,419 87
All other property, viz.: Rents due and accrued, $1,307.42; re-insurance on losses paid, $243.89		1,551 31

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$13,386 89	
Aggregate amount of all available assets		$1,452,283 94

LIABILITIES.

Net amount of unpaid losses		$110,002 26
Unearned premiums at 50 per cent. on fire risks under one year	$359,462 60	
Unearned premiums, *pro rata*, on fire risks running more than one year	295,450 70	
Amount of unearned premiums on all outstanding risks		654,913 30
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed		385 00
Interest due and declared remaining unpaid or uncalled for		84 52
All other demands against the company, viz.: State, city, county or other taxes and assessments, $1,285.74; commissions and other charges due and to become due to agents and brokers, $16,316.69; return premiums, $10,244.02; re-insurance, $1,452.26; current expenses, $7,006.54		36,305 25
Gross liabilities, except capital stock		$801,690 33
Surplus as regards policy holders		$650,593 61
Amount of capital stock paid up		400,000 00
Surplus over paid up capital		$250,593 61

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$1,114,477 23	
Deduct re-insurance, rebate and return premiums	182,034 88	
Net cash received for premiums during the year		$932,442 35
Interest on bonds and mortgages		16,867 47
Interest and dividends from all other sources		30,256 58
Income from all other sources		16,005 69
Received during the year in cash		$995,572 09

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$471,608 25
Cash dividends paid	24,000 00
Commissions and brokerage	173,571 90
Salaries, fees and wages	45,238 69
State, national and local taxes	32,500 00
All other payments	108,670 36
Expenditures during the year in cash	$855,584 20

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$109,470,450	$1,218,113 59
Written or renewed during the year	97,901,836	1,113,989 49
Total	$207,372,286	$2,332,103 08
Deduct those expired and marked off as terminated	84,809,468	991,139 04
In force at the end of the year	$122,562,818	$1,340,964 04
Deduct amount re-insured	3,778,839	35,153 89
Net amount in force December 31, 1895	$118,783,979	$1,305,810 15

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$60,094,824	$718,925 21
More than *one* and not more than *three* years to run	42,530,051	410,334 19
More than three years to run	16,159,104	176,550 75
Net amount in force December 31, 1895	$118,783,979	$1,305,810 15

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$14,400,870 85
Total losses paid from organization to date	8,245,111 51
Total losses incurred during the year	479,344 20
Total cash dividends declared since the company commenced business	932,219 00
Total dividends declared payable in stock from organization	240,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$5,836,378 69
Premiums received	59,651 47
Losses paid	24,488 79
Losses incurred	33,802 82
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	814,425 00

MERCHANTS' INSURANCE COMPANY.

Year Ending December 31, 1895.

[Located at No. 20 Market street, Providence, R. I.; commenced business July, 1851; commenced business in Illinois, September 27, 1873.]

W. T BARTON, President. W. P. GOODWIN, Secretary.

JOHN J. MAYBERRY, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$98,800 00
Interest due and accrued on bond and mortgage loans		1,067 66
Total value of mortgaged premises	$302,000 00	
Market value of stocks and bonds owned by the company, viz.:		327,305 00

Stocks and Bonds.	Par value.	Market value.
Chicago & Northwestern Railroad Co.	$20,000 00	$19,900 00
New York Central Railroad Co.	15,000 00	14,625 00
Illinois " "	5,000 00	4,675 00
Michigan " "	10,000 00	9,550 00
National Bank of Commerce	80,000 00	72,000 00
American National Bank	50,000 00	45,000 00
Merchants' "	20,000 00	26,600 00
Globe "	10,000 00	11,000 00
Providence Gas Co	25,000 00	42,000 00
Phenix National Bank	10,000 00	14,600 00
Mechanics' National Bank	12,850 00	13,621 00
Manufacturers' National Bank	10,200 00	14,484 00
St. Paul & Duluth Railroad, pref	10,000 00	8,800 00
Underwriters' Salvage Co	500 00	.....
Chicago, Burlington & Northern Railroad, 5s	10,000 00	10,300 00
Eastern Railroad of Minnesota, 5s	10,000 00	10,400 00
Lowell Street Railway Co., 5s	5,000 00	5,000 00
Minneapolis Street Railway Co., 5s	5,000 00	4,750 00
	$308,550 00	$327,305 00

Amount loaned on stocks and bonds as collateral		7,165 50
Market value of collaterals	$9,705 00	
Cash on hand and in bank		41,168 59
Interest due and accrued on stocks not included in market value		1,525 00
Interest due and accrued on collateral loans and bank deposit		65 36
Gross premiums in course of collection not more than three months due		25,748 75
Accounts, not matured, taken for fire, marine and inland risks		13,324 91

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Due from Peoples' Fire Insurance Co. of Manchester	$176 85	
Aggregate amount of all available assets		$516,170 77

LIABILITIES.

Net amount of unpaid losses		$20,663 12
Unearned premiums at 50 per cent. on fire risks under one year	$110,998 91	
Unearned premiums, *pro rata*, on fire risks running more than one year	78,877 85	
Amount of unearned premiums on all outstanding risks		189,876 76
Due and accrued for salaries and other miscellaneous expenses		1,200 00
All other demands against the company, viz.: State, city, county or other taxes and assessments, $266.49; commissions and other charges due and to become due to agents and brokers, $2,398.49		2,664 98
Gross liabilities, except capital stock		$214,404 86
Surplus as regards policy holders		$301,765 91
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$101,765 91

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$318,366 74	
Deduct re-insurance, rebate and return premiums	47,451 85	
Net cash received for premiums during the year		$270,914 89
Interest on bonds and mortgages		4,457 99
Interest and dividends from all other sources		14,916 05
Received during the year in cash		$290,288 93

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$134,828 15
Cash dividends paid	12,000 00
Commissions and brokerage	52,575 49
Salaries, fees and wages	41,531 18
State, national and local taxes	7,697 59
All other payments	1,185 90
Expenditures during the year in cash	$249,818 81

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$31,274,545	$376,225 57
Written or renewed during the year	26,763,380	319,539 22
Total	$58,037,925	$695,764 79
Deduct those expired and marked off as terminated	25,757,979	315,927 28
In force at the end of the year	$32,279,946	$379,837 51
Deduct amount re-insured	642,528	7,485 05
Net amount in force December 31, 1895	$31,637,418	$372,352 46

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$17,408,362	$221,997 83
More than *one* and not more than *three* years to run	7,561,571	81,236 06
More than three years to run	6,667,485	69,118 57
Net amount in force December 31, 1895	$31,637,418	$372,352 46

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$7,799,059 70
Total losses paid from organization to date	5,191,781 43
Total losses incurred during the year	126,542 98
Total cash dividends declared since the company commenced business	722,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,261,565 00
Premiums received	25,586 83
Losses paid	12,685 89
Losses incurred	15,355 15
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	515,852 00

MERCANTILE FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 53 State St., Boston, Mass.; commenced business May, 1823; commenced business in Illinois October 17, 1876.]

GEORGE R. ROGERS, President. JAMES SIMPSON, Secretary.

R. W. HOSMER, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$400,000 00
Capital stock paid up in cash	400,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			$90,000 00
Interest due and accrued on bond and mortgage loans			650 09
Total value of mortgaged premises		$195,200 00	
Market value of stocks and bonds owned by the company, viz.:			452,698 00
	Stocks	Par value.	Market value.
Atlantic National Bank		$10,000 00	$12,000 00
City "		20,000 00	16,800 00
Columbian "		20,000 00	19,500 00
Eagle "		21,400 00	17,708 00
Globe "		30,000 00	25,725 00
Hamilton "		12,000 00	12,870 00
New England "		16,000 00	25,160 00
North "		20,000 00	21,475 00
Railroad "		1,800 00	2,880 00
State "		17,800 00	19,446 00
Suffolk "		53,500 00	56,710 00
Tremont "		20,000 00	18,600 00
Union "		20,000 00	26,450 00
Boston & Providence Railroad		20,000 00	52,700 00
Chicago, Burlington & Quincy Railroad		10,000 00	7,750 00
Lyman Mills		10,000 00	8,925 00
	Bonds.		
Boston City, 4s		10,000 00	10,825 00
Union Pacific, Lincoln & Colorado R. R., 5s		25,000 00	8,750 00
Kansas City, Fort Scott & Memphis R. R., 6s		5,000 00	4,650 00
Oregon Ry. and Navigation Co, 5s		5,000 00	3,500 00
Chicago, Burlington & Quincy R R., 5s		1,000 00	1,007 00
Concord & Montreal R. R., 4s		10,000 00	10,450 00
Old Colony R. R., 4s		10,000 00	10,725 00
City of Cambridge 4s		5,000 00	5,400 00
City of Providence 4s		10,000 00	11,350 00
Boston & Albany R. R., 4s		15,000 00	15,862 00
Boston & Lowell R. R., 4s		5,000 00	5,150 00
City of Lowell, 4s		5,000 00	5,475 00
Boston & Maine R. R., 4s		10,000 00	10,450 00
City of Taunton, 4s		5,000 00	5,400 00
		$423,500 00	$452,698 00
Cash on hand and in bank			47,804 93
Interest due and accrued on stocks not included in market value			1,216 67
Gross premiums in course of collection not more than three months due			22,730 67
Bills receivable, not matured, taken for fire, marine and inland risks			82 74
Aggregate amount of all available assets			$615,178 10

LIABILITIES.

Net amount of unpaid losses		$26,145 00
Unearned premiums at 50 per cent. on fire risks under one year	$71,768 75	
Unearned premiums, *pro rata*, on fire risks running more than one year	75,346 39	
Amount of unearned premiums on all outstanding risks		147,110 14
Cash dividends unpaid		198 00
Due and accrued for salaries and other miscellaneous expenses		661 84
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $3,906.08; return premiums, $2,187.98; re-insurance, $620.98		6,714 94
Gross liabilities, except capital stock		$179,829 42
Surplus as regards policy holders		$435,848 68
Amount of capital stock paid up		400,000 00
Surplus over paid up capital		$35,848 68

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$235,098 91	$3,734 97	
Deduct re-insurance, rebate and return premiums	47,769 82		
Net cash received for premiums during the year	$187,329 09	$ 3,734 97	$191,064 06
Interest on bonds and mortgages			3,624 62
Interest and dividends from all other sources			18,169 57
Received during the year in cash			$212,858 25

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$71,407 83	
Net amount paid for marine and inland losses	295 51	$71,703 34
Cash dividends paid		23,802 00
Commissions and brokerage		42,799 46
Salaries, fees and wages		19,143 42
State, national and local taxes		3,825 44
All other payments		16,620 48
Expenditures during the year in cash		$177,894 14

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$27,968,788	$296,504 01
Written or renewed during the year	21,683,939	236,169 52
Total	$49,652,722	$532,673 53
Deduct those expired and marked off as terminated	20,562,759	207,553 15
In force at the end of the year	$29,089,963	$325,120 38
Deduct amount re-insured	2,902,594	31,283 54
Net amount in force December 31, 1895	$26,187,369	$293,836 84

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$12,193,517	$148,527 50
More than *one* and not more than *three* years to run	5,623,645	61,958 58
More than three years to run	8,370,207	83,350 76
Net amount in force December 31, 1895	$26,187,369	$293,836 84

	Marine and inland risks.	Premiums thereon.
Written during the year	$1,594,255	$2,156 03
Total	$1,594,255	$2,156 03
Deduct those expired and marked off as terminated	1,594,255	2,156 03

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$8,168,396 00
Total losses paid from organization to date	5,710,626 00
Total losses incurred during the year	87,069 00
Total cash dividends declared since the company commenced business	2,196,730 00
Total dividends declared payable in stock from organization	100,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,730,221 00
Premiums received	29,306 85
Losses paid	14,147 28
Losses incurred	21,781 33
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	689,000 00

MICHIGAN FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 100 Griswold st., Detroit, Mich.; commenced business March, 1881; commenced business in Illinois January 28, 1882.]

DAVID WHITNEY, JR., President. F. H. WHITNEY, Secretary.

ISAAC J. LEWIS, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$400,000 00
Capital stock paid up in cash	400,000 00

ASSETS.

Value of real estate owned by the company, unincumbered			$52,859 27
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			516,443 00
Loans on bond and mortgage upon which more than one year's interest is due (of which all is in process of foreclosure)			29,595 00
Interest due and accrued on bond and mortgage loans			16,697 35
Total value of mortgaged premises		$1,416,210 00	
Market value of stocks and bonds owned by the company, viz.:			64,625 00
Stocks and Bonds.	Par value.	Market value.	
Peoples' Savings Bank	$5,000 00	$8,500 00	
Cheboygan County	12,500 00	12,500 00	
Detroit City	10,025 00	10,025 00	
Marquette City	32,000 00	33,600 00	
	$59,525 00	$64,625 00	
Amount loaned on stocks and bonds as collateral			3,225 60
Market value of collaterals		$10,000 00	
Cash on hand and in bank			56,543 70
Interest due and accrued on stocks not included in market value			1,546 92
Gross premiums in course of collection not more than three months due			61,470 40
Bills receivable, not matured, taken for fire risks			438 06
Aggregate amount of all available assets			$803,444 30

LIABILITIES.

Net amount of unpaid losses		$17,702 32
Unearned premiums at 50 per cent. on fire risks under one year	$117,335 85	
Unearned premiums, *pro rata*, on fire risks running more than one year	106,457 01	
Amount of unearned premiums on all outstanding risks		223,792 86
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $11,964.29; return premiums, $3,270.97; re-insurance, $1,604.17		16,838 53
Gross liabilities, except capital stock		$258,333 71
Surplus as regards policy holders		$545,110 59
Amount of capital stock paid up		400,000 00
Surplus over paid up capital		$145,110 59

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$369,294 03		
Deduct re-insurance, rebate and return premiums	75,164 16		
Net cash received for premiums during the year	$294,129 87	$1,462 67	$295,592 54
Interest on bonds and mortgages			33,450 69
Interest and dividends from all other sources			4,778 29
Income from all other sources			1,731 90
Received during the year in cash			$335,553 42

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$176,863 05
Cash dividends paid	16,000 00
Commissions and brokerage	58,878 34
Salaries, fees and wages	14,973 56
State, national and local taxes	14,708 66
All other payments	32,515 42
Expenditures during the year in cash	$313,934 03

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$37,494,728	$474,512 74
Written or renewed during the year	29,930,000	381,837 41
Total	$67,424,728	$856,350 15
Deduct those expired and marked off as terminated	29,361,512	384,399 23
In force at the end of the year	$38,063,216	$471,950 92
Deduct amount re-insured	2,551,043	29,091 90
Net amount in force December 31, 1895	$35,512,173	$442,859 02

Recapitulation.

In force having from date of policy not more than *one* year to run	$17,148,739	$234,671 71
More than *one* and not more than *three* years to run	15,933,621	175,409 63
More than three years to run	2,434,813	32,777 68
Net amount in force December 31, 1895	$35,512,173	$442,859 02

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$5,109,341 42
Total losses paid from organization to date	2,770,896 61
Total losses incurred during the year	174,488 73
Total cash dividends declared since the company commenced business	182,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,280,756 00
Premiums received	30,529 81
Losses paid	15,414 64
Losses incurred	21,807 67
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	647,325 00

MILWAUKEE MECHANICS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Milwaukee, Wis.; commenced business April, 1, 1852; commenced business in Illinois August 7, 1872.]

CHRISTIAN PREUSSER, President. ADOLPH J. CRAMER, Secretary.

FRANCIS LACKNER, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$45,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		1,115,997 65
Loans on bond and mortgage upon which more than one year's interest is due (of which all is in process of foreclosure)		15,000 00
Interest due and accrued on bond and mortgage loans		27,298 00
Total value of mortgaged premises	$2,797,900 00	
Market value of stocks and bonds owned by the company, viz.:		762,547 20

Stocks and Bonds.	Par value.	Market value.
Milwaukee City, 4s	$69,000 00	$71,760 00
" " bath, 4s	17,000 00	17,680 00
" " park, 4s	75,000 00	78,000 00
" " sewerage, 5s	47,500 00	52,500 00
Milwaukee county, 5s	23,000 00	25,300 00
Brown county, Wis., 5s	32,000 00	34,240 00
Oshkosh City, Wis., 7s.	28,000 00	29,400 00
LaCrosse City, Wis., 5s	35,000 00	37,100 00
St. Paul, Minn., water, 5s	100,000 00	114,000 00
St. Paul, Minn., Board of Education, 4½s	125,000 00	137,500 00
Ramsey County, Minn., 4½s	100,000 00	110,000 00
Sanitary District of Chicago, 4½s	50,000 00	52,875 00
Milwaukee Underwriters' Building Association	2,042 00	2,192 20
	$703,542 00	$762,547 20

Cash on hand and in bank	127,380 30
Interest due and accrued on stocks not included in market value	6,303 00
Gross premiums in course of collection not more than three months due	136,182 52
Aggregate amount of all available assets	$2,235,648 67

LIABILITIES.

Net amount of unpaid losses		$80,972 20
Unearned premiums at 50 per cent. on fire risks under one year	$332,140 41	
Unearned premiums, *pro rata*, on fire risks running more than one year	410,980 34	
Amount of unearned premiums on all outstanding risks		743,120 75
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $25,216.50; re-insurance, $44,530.55		69,747 05
Gross liabilities, except capital stock		$893,840 00
Surplus as regards policy holders		$1,341,808 67
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$1,141,808 67

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$1,099,766 61	
Deduct re-insurance, rebate and return premiums	230,337 28	
Net cash received for premiums during the year		$369,429 33
Interest on bonds and mortgages		59,718 82
Interest and dividends from all other sources		27,848 99
Income from all other sources		1,204 00
Received during the year in cash		$958,196 14

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$468,040 08
Cash dividends paid	60,000 00
Commissions and brokerage	223,074 56
Salaries, fees and wages	53,807 87
State, national and local taxes	31,980 59
All other payments	59,461 86
Expenditures during the year in cash	$896,314 91

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$108,169,070	$1,360,242 99
Written or renewed during the year	82,248,994	1,175,120 06
Total	$190,418,064	$2,535,363 05
Deduct those expired and marked off as terminated	77,253,657	1,000,475 69
In force at the end of the year	$113,164,407	$1,534,887 36
Deduct amount re-insured	7,732,510	96,708 23
Net amount in force December 31, 1895	$105,431,897	$1,438,179 13

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$42,194,277	$664,280 83
More than *one* and not more than *three* years to run	54,305,086	628,075 09
More than three years to run	8,932,534	145,823 21
Net amount in force December 31, 1895	$105,431,897	1,438,179 13

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$11,363,844 86
Total losses paid from organization to date	5,717,187 58
Total losses incurred during the year	486,539 48
Total cash dividends declared since the company commenced business	520,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$10,907,479 00
Premiums received	180,514 75
Losses paid	39,580 97
Losses incurred	45,347 93
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	955,332 00

NATIONAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 95 Pearl st., Hartford, Conn.; commenced business December 1, 1871; commenced business in Illinois December 28, 1871.]

JAMES NICHOLS, President. E. G. RICHARDS, Secretary.

JAMES H. MOORE, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$1,000,000 00
Capital stock paid up in cash	1,000,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$263,480 75
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		616,863 97
Loans on bond and mortgage upon which more than one year's interest is due (of which $42,000.00 is in process of foreclosure)		68,706 00
Interest due and accrued on bond and mortgage loans		16,104 84
Total value of mortgaged premises	$2,012,150 00	
Market value of stocks and bonds owned by the company, viz.:		2,268,586 00

Bonds.	Par value.	Market value.
Atchison, Topeka & Santa Fé, 4s	$10,000 00	$7,100 00
Atchison, Topeka & Santa Fé, Class A	4,000 00	840 00
Bangor & Aroostook R. R. Co.	25,000 00	25,000 00
Buffalo Railway Co	25,000 00	26,000 00
Cedar Rapids, Iowa Falls & Northwestern R. R.	25,000 00	22,250 00
Chesapeake & Ohio R R	20,000 00	17,400 00
Chi., Burl. & Quincy R. R., "convertible"	2,200 00	2,200 00
Chi., Burl. & Quincy R. R., consolidated mort.	1,000 00	1,190 00
Chi., Burl. & Quincy R. R., Iowa Div	15,000 00	16,050 00
Chicago & Indiana Coal Railway Co	25,000 00	25,500 00
Chi., Mil. & St. P. R. R., South Minn. Div.	10,000 00	11,500 00
" " " Dubuque Div	10,000 00	12,000 00
" " " Hastings & Dak. Div., 5s	10,000 00	10,500 00
" " " " " 7s	20,000 00	25,000 00
" " " Mineral Point Div.	10,000 00	10,500 00
Chicago & Northwestern R. R.	19,000 00	21,280 00
Chicago & Western Indiana R. R.	20,000 00	21,000 00
Cincinnati, Dayton & Ironton R. R.	10,000 00	10,600 00
Cincinnati, Hamilton & Dayton R. R.	15,000 00	18,000 00
Cincinnati, Indianapolis, St. Louis & Chicago R R.	35,000 00	34,300 00
Cleve., Columbus, Cincinnati & Indianapolis R R.	35,000 00	44,800 00
Cleveland, Loraine & Wheeling R. R.	25,000 00	26,500 00
Columbus & Hocking Valley R. R.	10,000 00	10,500 00
Columbus, Sandusky & Hocking R. R.	8,000 00	900 00
Columbus, Shawnee & Hocking R. R.	20,000 00	9,000 00
Columbus & Toledo R R., 1st mort	20,000 00	23,400 00
" " 2d mort	18,000 00	19,080 00
Danbury & Norwalk R. R.	10,000 00	11,200 00
East Tennessee, Virginia & Georgia R. R.	30,000 00	31,800 00
Erie Railway	20,000 00	27,000 00
Evans. & Terre Haute R. R., Sullivan Co. Coal Br.	10,000 00	10,000 00
Evans., Terre Haute & Chicago Railway Co	10,000 00	10,400 00
Hannibal & St. Joseph R. R	50,000 00	59,000 00
Hartford & Conn. Western R. R	10,000 00	10,000 00
Houston & Texas Central R. R. Co.	10,000 00	10,600 00
Huntingdon & Broad Top Mount'n R. R. & C. Co.	10,000 00	10,600 00
Indiana & Lake Michigan R R.	10,000 00	10,000 00
Kanawha & Michigan Railway Co	15,000 00	12,000 00
Knoxville & Ohio R. R.	20,000 00	22,800 00
Louisville, New Albany & Chicago R. R.	10,000 00	11,000 00

Bonds—*Continued.*	Par value.	Market value.
Louis., N. Albany & Chi. R. R. (Chi. & Ind. Div.)	$25,000 00	$27,250 00
Louis. & Nashville R.R.(New Orl'ns & Mobile Div.)	10,000 00	12,000 00
Memphis & Charleston R. R	20,000 00	22,200 00
Montana Central Railway Co	20,000 00	22,800 00
Morgan's Louisiana & Texas R. R. & Steamship Co.	10,000 00	12,300 00
Naumkeag Street Railway	20,000 00	20,000 00
N. Y., New Haven & Hartford R R., deben. certs.	30,000 00	40,500 00
Nodaway Valley R.R	6,000 00	6,120 00
Norfolk & Western R.R., Clinch Valley Div	22,000 00	12,100 00
Northern Pacific R R, Pend d'Oreille Div	13,000 00	13,000 00
Oregon Railway & Navigation R R	20,000 00	21,600 00
Philadelphia & Reading Coal & Iron Co	12,000 00	12,000 00
Piedmont & Cumberland Railway Co.	20,000 00	20,400 00
Rochester & Pittsburgh R. R	25,000 00	29,000 00
Sandusky, Mansfield & Newark R. R	30,000 00	36,000 00
St. Paul, Minneapolis & Manitoba R.R	10,000 00	11,600 00
St. Paul & Northern Pacific R.R	25,000 00	29,500 00
St. Louis, Alton & Terre Haute R.R	25,000 00	25,750 00
Seattle, Lake Shore & Eastern R. R	20,000 00	8,000 00
Toledo & Ohio Central Railway Co, gen. mort	20,000 00	19,600 00
Toledo & Ohio Central R.R., Western Div	45,000 00	48,600 00
Union Pacific, 1st mort	30,000 00	31,800 00
Wabash Railroad Co	20,000 00	21,000 00
West Chicago Street Railway Tunnel Co	35,000 00	35,350 00
West Virginia Central & Pittsburg Railway Co	50,000 00	54,000 00
Galveston City	25,000 00	25,500 00
Georgia State	25,000 00	27,500 00
Helena City	20,000 00	21,600 00
Lincoln City	12,000 00	12,240 00
Meriden Town	10,000 00	10,000 00
New Britain City	6,000 00	6,300 00
Richmond City	66,900 00	71,801 00
Suffield & Thompsonville Bridge Co	28,000 00	28,000 00
United States, 4s	50,000 00	55,000 00
Underwriters' Protective Association	1,000 00	1,000 00
West Middle School District, Hartford	26,000 00	26,000 00
Stocks.		
Belt R.R., Indianapolis, common	10,000 00	8,000 00
" " preferred	5,000 00	2,500 00
Cleveland & Pittsburgh R.R	10,000 00	16,000 00
Chicago, Burlington & Quincy R.R	12,000 00	9,000 00
Chicago, Rock Island & Pacific R.R	33,000 00	21,450 00
Ft. Wayne & Jackson R R. Co	20,000 00	23,600 00
Illinois Central R. R	15,000 00	18,300 00
" " 4s, leased line	1,700 00	1,530 00
New York, New Haven & Hartford R.R	75,000 00	133,500 00
New York & Harlem R.R	10,000 00	26,500 00
New York Central & Hudson River R.R	50,000 00	49,000 00
Oswego & Syracuse R.R	5,000 00	9,750 00
Pennsylvania R.R	38,000 00	39,520 00
Peoria & Bureau Valley R.R	10,000 00	16,500 00
Pittsburgh, Fort Wayne & Chicago R.R	20,000 00	32,000 30
Ætna National Bank	25,000 00	35,000 00
Boston National Bank, Boston	7,000 00	7,000 00
Charter Oak National Bank	11,700 00	10,530 00
Central National Bank, N.Y	5,000 00	5,850 00
City Bank	4,000 00	4,000 00
Farmers and Mechanics National Bank	10,000 00	11,200 00
First National Bank, Meriden	3,000 00	3,750 00
Hartford National Bank	50,900 00	73,305 00
Mercantile National Bank	5,000 00	4,000 00
Metropolitan National Bank, N.Y	3,200 00	300 00
National Exchange	15,000 00	18,000 00
National Bank of the Republic, Boston	7,500 00	11,250 00
National Bank of Commerce, Kansas City	1,000 00	1,100 00
Phœnix National Bank	45,000 00	54,000 00
St. Paul National Bank	7,000 00	5,600 00
Second National Bank, New Haven	2,500 00	4,250 00
Thames National Bank, Norwich	10,000 00	14,500 00
Northwestern Telegraph Co	20,000 00	21,600 00
Willimantic Linen Co	10,000 00	10,000 00
	$2,047,600 00	$2,268,586 00

Cash on hand and in bank	$225,290 80
Gross premiums in course of collection not more than three months due	401,115 88
Total	$3,860,141 74
Less special deposits to secure liabilities in Virginia, Georgia and Oregon	127,500 00
Aggregate amount of all available assets	$3,732,641 74

LIABILITIES.

Net amount of unpaid losses		$210,573 69
Unearned premiums at 50 per cent. on fire risks under one year	$872,292 70	
Unearned premiums, *pro rata*, on fire risks running more than one year	952,859 68	
Amount of unearned premiums on all outstanding risks		1,825,152 38
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $66,823.66; return premiums, $44,894.26		111,217 92
Total		$2,146,943 99
Less liabilities secured by special deposits: Unpaid losses, $6,855.08; unearned premiums, $50,683.08		56,988 11
Liabilities, except capital stock		$2,089,955 88
Surplus as regards policy holders		$1,642,685 86
Amount of capital stock paid up		1,000,000 00
Surplus over paid up capital		$642,685 86

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$2,882,908 61	
Deduct re-insurance, rebate and return premiums	504,370 09	
Net cash received for premiums during the year		$2,378,538 52
Interest on bonds and mortgages		89,519 64
Interest and dividends from all other sources		104,576 87
Received during the year in cash		$2,522,635 03

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$1,300,551 38
Cash dividends paid	100,000 00
Commissions and brokerage	425,554 77
Salaries, fees and wages	178,753 93
State, national and local taxes	63,468 65
All other payments	181,908 18
Expenditures during the year in cash	$2,250,236 91

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$291,543,432	$3,578,811 01
Written or renewed during the year	238,662,764	2,907,842 38
Total	$530,206,196	$6,486,653 39
Deduct those expired and marked off as terminated	220,923,204	2,674,146 13
In force at the end of the year	$309,282,992	$3,812,507 26
Deduct amount re-insured	16,229,586	230,446 29
Net amount in force December 31, 1895	$293,053,406	$3,582,060 97

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$131,431,529	$1,744,585 41
More than *one* and not more than *three* years to run	100,236,526	1,064,307 82
More than three years to run	61,385,351	773,167 74
Net amount in force December 31, 1895	$293,053,406	$3,582,060 97

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$19,765,753 92
Total losses paid from organization to date	10,308,902 53
Total losses incurred during the year	1,249,746 82
Total cash dividends delared since the company commenced business	2,077,000 00
Total dividends declared payable in stock from organization	100,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$15,221,184 00
Premiums received	190,677 20
Losses paid	118,931 69
Losses incurred	124,250 68
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	1,961,143 86

NATIONAL STANDARD INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Nos. 27 and 29 Pine st, New York, N. Y.; commenced business January 27, 1896; commenced business in Illinois March 2, 1896.]

E. C. CONVERSE, President. R. BLEECKER RATHBONE, Secretary.

JAMES W. NYE, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Cash on hand and in bank	$400,000 00
Aggregate amount of all available assets	$400,000 00

LIABILITIES —NONE.

Surplus as regards policy holders	$400,000 00
Amount of capital stock paid up	200,000 00
Surplus over paid up capital	$200,000 00

NEWARK FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Nos. 741 and 743 Broad st., Newark, N. J; commenced business May 14, 1810; commenced business in Illinois June 21, 1877.]

JOHN J. HENRY, President. FRANK T. McBRIDE, Secretary

HERBERT J. ULLMAN, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$250,000 00
Capital stock paid up in cash	250,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$51,200 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		279,690 00
Loans on bond and mortgage upon which more than one year's interest is due (of which all is in process of foreclosure)		3,000 00
Interest due and accrued on bond and mortgage loans		5,052 34
Total value of mortgaged premises	$759,200 00	

Market value of stocks and bonds owned by the company, viz.:		$258,737 50

Stocks and Bonds.	Par value.	Market value.
U. S. 4s, registered	$40,000 00	$43,600 00
Orange & Newark Horse Car R. R	25,000 00	28,000 00
Essex Passenger R. R	5,000 00	5,550 00
Newark & Irvington Horse Car R. R	2,000 00	2,140 00
Newark & Bloomfield Horse Car R R	2,000 00	2,160 00
Newark & South Orange Horse Car R. R	20,000 00	20,000 00
Morris & Essex R R. Co	20,000 00	33,000 00
Hoboken Land & Improvement	25,000 00	26,000 00
National State Bank, Newark, N. J	15,900 00	24,645 00
Newark City National Bank	13,250 00	20,537 50
National Newark Banking Co.	7,700 00	13,705 00
West Shore R. R. Co., registered	35,000 00	36,400 00
Newark City Water, 4s	3,000 00	3,000 00
Underwriters' Protective Association	1,000 00	1,000 00
	$214,850 00	$258,737 50

Cash on hand and in bank	29,215 63
Interest due and accrued on stocks not included in market value	3,095 00
Gross premiums in course of collection not more than three months due	18,780 76
Bills receivable, not matured, taken for fire, marine and inland risks	155 00
All other property, viz.: Rents due and accrued	103 08

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$969 27	
Aggregate amount of all available assets		$649,028 31

LIABILITIES.

Net amount of unpaid losses		$28,558 13
Unearned premiums at 50 per cent on fire risks under one year	$64,057 91	
Unearned premiums, *pro rata*, on fire risks running more than one year	62,328 22	
Amount of unearned premiums on all outstanding risks		126,386 13
Cash dividends unpaid		6,748 00
All other demands against the company, viz: State, city, county or other taxes and assessments, $48.60; commissions and other charges due and to become due to agents and brokers, $3,758.40		3,807 00
Gross liabilities, except capital stock		$160,499 26
Surplus as regards policy holders		$488,529 05
Amount of capital stock paid up		250,000 00
Surplus over paid up capital		$238,529 05

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$197,081 07	
Deduct re-insurance, rebate and return premiums	30,770 00	
Net cash received for premiums during the year		$166,311 07
Interest on bonds and mortgages		13,143 68
Interest and dividends from all other sources		12,185 94
Income from all other sources		1,061 16
Received during the year in cash		$192,671 79

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$81,302 86
Cash dividends paid	25,265 10
Commissions and brokerage	31,712 36
Salaries, fees and wages	20,329 09
State, national and local taxes	7,969 76
All other payments	12,783 45
Expenditures during the year in cash	$179,362 64

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$29,211,890	$279,543 90
Written or renewed during the year	20,838,321	197,642 51
Total	$50,050,211	$477,186 41
Deduct those expired and marked off as terminated	22,109,639	209,710 16
In force at the end of the year	$27,940,572	$267,476 25
Deduct amount re-insured	1,663,000	13,088 29
Net amount in force December 31, 1895	$26,277,572	$254,387 96

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$12,282,457	$128,115 82
More than *one* and not more than *three* years to run	12,311,052	104,001 90
More than three years to run	1,734,063	22,270 24
Net amount in force December 31, 1895	$26,277,572	$254,387 96

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$4,842,792 12
Total losses paid from organization to date	2,350,890 73
Total losses incurred during the year	88,841 26
Total cash dividends declared since the company commenced business	765,780 40

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,835,265 00
Premiums received	24,170 18
Losses paid	10,842 26
Losses incurred	16,701 68
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	722,417 00

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 876 Elm st., Manchester, N. H.; commenced business April, 1870; commenced business in Illinois, April 7, 1874.]

JOHN C. FRENCH, President. GEORGE E. KENDALL, Secretary.

H. M. RUSSELL, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$1,000,000 00
Capital stock paid up in cash	800,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$44,250 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		589,476 66
Total value of mortgaged premises	$1,659,790 00	

Market value of stocks and bonds owned by the company, viz.:			**$1,874,085 00**
Bonds.	**Par value.**	**Market value.**	
U. S. Government	$75,000 00	$82,500 00	
U. S. Government	25,000 00	26,750 00	
City of Topeka, Kansas	2,000 00	2,000 00	
" Moorhead, Minn.	6,000 00	6,000 00	
" Lincoln, Neb	21,000 00	21,420 00	
" Seattle, Washington	10,000 00	10,200 00	
" Tacoma, Washington	25,000 00	27,000 00	
" East Portland, Oregon	25,000 00	27,000 00	
" Cleveland, Ohio	50,000 00	52,000 00	
" Columbus, Ohio	10,000 00	11,000 00	
" Ashtabula, Ohio	10,000 00	10,400 00	
" Dayton, Ohio	20,000 00	21,200 00	
" Salem, Mass	10,000 00	10,200 00	
Watertown & Rome R. R	10,000 00	12,000 00	
Maine Central R. R	10,000 00	10,600 00	
New York & New England R. R	10,000 00	12,000 00	
New York & New England R. R	10,000 00	11,200 00	
Boston, Concord & Montreal R. R	50,000 00	62,000 00	
Concord & Montreal R. R	100,000 00	108,000 00	
Chicago, Burlington & Quincy R. R	18,000 00	20,880 00	
Chicago, Burlington & Quincy, Denver Ext	10,000 00	9,200 00	
Chicago, Burlington & Quincy R R, con. 5s	20,000 00	20,600 00	
Union Pacific R. R., "Trust," 5s	10,000 00	8,000 30	
Oregon Short Line R. R	10,000 00	10,000 00	
Chicago & West Michigan R. R	25,000 00	18,750 00	
Chicago, Burlington & Northern R. R	5,000 00	5,150 00	
Montana Central R. R	25,000 00	25,000 90	
Lehigh Valley Terminal Ry. Co	25,000 00	26,750 00	
Hillsborough County, N. H	15,000 00	15,600 00	
Topeka, Kansas, Water Supply Co	20,000 00	20,000 00	
Claremont, N. H., Water Works	5,000 00	5,000 00	
Minneapolis Gas-Light Co	20,000 00	20,800 00	
Central Loan and Land Co., deb	20,000 00	20,000 00	
Johnson Loan & Trust Co, deb	9,000 00	5,400 00	
National Loan and Trust Co., deb	10,000 00	10,000 00	
Nashua Card and Glazed Paper Co	10,000 00	10,000 00	
Grand Forks Gas and Electric Co	5,000 00	5,000 00	
Minneapolis General Electric Co	25,000 00	25,000 00	
Swift & Co., Chicago	25,000 00	25,000 00	
Stocks.			
Suncook Valley R. R	4,000 00	4,800 00	
New York Central & Hudson River R R	20,000 00	20,000 00	
New York, New Haven & Hartford R. R	23,500 00	40,500 00	
Norwich & Worcester R. R	8,100 00	5,890 00	
Pemigewasset Valley R. R	26,000 00	32,500 00	
Boston & Albany R. R	10,000 00	20,600 00	
Boston & Maine R. R	20,000 00	35,000 00	
Concord & Montreal R. R, class 4	20,000 00	34,400 00	
Chicago, Burlington & Quincy R. R	47,400 00	37,920 00	
Chicago & Alton R. R., common	10,000 00	16,000 00	
Illinois Central R. R	30,000 00	28,800 00	
Chicago, Rock Island & Pacific R. R	10,000 00	7,000 00	
Chi. Junc Ry. & Union Stock Yards Co., pfd	20,000 00	21,400 00	
Lake Shore & Michigan Southern R. R	20,000 00	30,000 00	
Chicago & Northwestern R. R., common	25,000 00	26,000 00	
Merchants National Bank, Manchester, N. H	10,000 00	13,000 00	
Merchants National Bank, Kansas City, Mo	4,500 00	2,700 00	
Pemigewasset National Bank, Plymouth, N. H	6,000 00	7,800 00	
Berlin National Bank, Berlin, N H	2,500 00	2,750 00	
First National Bank, Peterboro, N H	5,000 00	6,750 00	
First National Bank, Concord, N. H	8,000 00	9,000 00	
Laconia National Bank, Laconia, N. H	2,500 00	2,875 00	
Lancaster Trust Co, Lancaster, N. H	2,500 00	2,500 00	
Exeter Banking Co., Exeter, N. H	1,000 00	1,000 00	
Amoskeag Manufacturing Co., Manchester, N. H.	10,000 00	17,500 00	
Manchester Mills, Manchester, N. H	30,700 00	30,700 00	
Stark Mills, Manchester, N. H	10,000 00	9,500 00	
Quincy Railroad Bridge Co	10,000 00	17,000 00	
Pullman's Palace Car Co	30,000 00	45,000 00	
Manchester Gas-Light Co	1,400 00	8,400 00	
American Express Co	10,000 00	11,200 00	
	$1,218,100 00	$1,874,085 00	
Amount loaned on stocks and bonds as collateral			**66,700 00**
Market value of collaterals	$89,100 00		
Cash on hand and in bank			**100,845 67**
Gross premiums in course of collection not more than three months due			**168,061 15**
Aggregate amount of all available assets			**$2,342,918 48**

LIABILITIES.

Net amount of unpaid losses		$128,683 54
Unearned premiums at 50 per cent on fire risks under one year	$345,577 20	
Unearned premiums, *pro rata*, on fire risks running more than one year	52,087 18	
Amount of unearned premiums on all outstanding risks		397,664 38
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		38,612 28
Gross liabilities, except capital stock		$1,024,909 10
Surplus as regards policy holders		$1,318,009 38
Amount of capital stock paid up		800,000 00
Surplus over paid up capital		$518,009 38

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$1,210,832 19	
Deduct re-insurance, rebate and return premiums	180,710 65	
Net cash received for premiums during the year		$1,030,121 54
Interest on bonds and mortgages		29,412 28
Interest and dividends from all other sources		64,585 35
Received during the year in cash		$1,124,119 12

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$560,765 42
Cash dividends paid	64,000 00
Commissions and brokerage	207,359 59
Salaries, fees and wages	47,327 44
State, national and local taxes	30,050 88
All other payments	56,958 20
Expenditures during the year in cash	$966,461 53

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$119,214,052	$1,609,876 29
Written or renewed during the year	102,798,549	1,253,687 13
Total	$222,012,601	$2,863,563 42
Deduct those expired and marked off as terminated	93,676,429	1,132,942 27
In force at the end of the year	$128,336,172	$1,730,627 15
Deduct amount re-insured	5,329,302	65,005 45
Net amount in force December 31, 1895	$123,006,870	$1,665,621 70

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$38,883,380	$691,154 40
More than *one* and not more than *three* years to run	44,838,763	534,460 93
More than three years to run	39,284,727	440,006 37
Net amount in force December 31, 1895	$123,006,870	$1,665,621 70

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$12,878,785 67
Total losses paid from organization to date	6,652,545 55
Total losses incurred during the year	562,651 81
Total cash dividends declared since the company commenced business	828,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$10,178,824 00
Premiums received	107,858 89
Losses paid	58,630 80
Losses incurred	60,788 90
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	1,287,293 00

NEW YORK FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 72 Wall st., New York, N. Y.; commenced business December 22, 1832; commenced business in Illinois September 16, 1880.]

AUGUSTUS COLSON, President. CHARLES A. HULL, Secretary.

CHARLES D. COX, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$100,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		7,625 00
Interest due and accrued on bond and mortgage loans		190 63
Total value of mortgaged premises	$23,500 00	
Market value of stocks and bonds owned by the company, viz.:		192,250 00

Stocks and Bonds.	Par value.	Market value.
United States	$50,000 00	$51,250 00
Consolidated City of New York, 2½s	100,000 00	95,000 00
Brooklyn City, 3s	50,000 00	50,000 00
	$200,000 00	$196,250 00
Deduct account of overvaluation		4,000 00
		$192,250 00

Cash on hand and in bank		3,094 93
Interest due and accrued on stocks not included in market value		2,820 11
Gross premiums in course of collection not more than three months due		21,786 43
All other property, viz.: Rents due and accrued		158 70
ITEMS NOT ADMITTED AS ASSETS, VIZ.:		
Bad and doubtful debts and securities	$4,000 00	
Aggregate amount of all available assets		$327,925 80

LIABILITIES.

Net amount of unpaid losses		$4,888 29
Unearned premiums at 50 per cent. on fire risks under one year	$57,909 08	
Amount of unearned premiums on all outstanding risks		57,909 08
Due and accrued for salaries and other miscellaneous expenses		220 59
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers		2,614 37
Gross liabilities, except capital stock		$65,632 33
Surplus as regards policy holders		$262,293 47
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$62,293 47

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$131,054 82	
Deduct re-insurance, rebate and return premiums	22,120 84	
Net cash received for premiums during the year		$108,933 98
Interest on bonds and mortgages		589 50
Interest and dividends from all other sources		5,883 73
Income from all other sources		4,405 69
Received during the year in cash		$119,812 88

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$58,847 95
Cash dividends paid	12,000 00
Commissions and brokerage	10,796 94
Salaries, fees and wages	23,246 77
State, national and local taxes	3,397 88
All other payments	5,422 92
Expenditures during the year in cash	$107,712 41

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$10,083,967	$101,309 56
Written or renewed during the year	14,710,142	188,220 03
Total	$24,794,109	$289,529 59
Deduct those expired and marked off as terminated	12,227,831	121,389 33
In force at the end of the year	$12,566,278	$118,140 26
Deduct amount re-insured	273,684	2,322 11
Net amount in force December 31, 1895	$12,292,594	$115,818 15

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$12,292,594	$115,818 15

GENERAL INTERROGATORIES

Total premiums received from organization of company to date	$5,826,449 00
Total losses paid from organization to date	2,419,351 00
Total losses incurred during the year	56,236 00
Total cash dividends declared since the company commenced business	1,442,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$892,800 02
Premiums received	8,772 49
Losses paid	14,647 71
Losses incurred	18,980 28
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	266,750 00

NIAGARA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Nos. 135-137 Broadway, New York, N. Y., commenced business August 1850; commenced business in Illinois, January 24, 1857.]

THOMAS F. GOODRICH, President. GEORGE C. HOWE, Secretary.

I. S. BLACKWELDER, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	500,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$985,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		25,150 00
Interest due and accrued on bond and mortgage loans		680 00
Total value of mortgaged premises	$74,400 00	
Market value of stocks and bonds owned by the company, viz.:		793,310 00

Stocks and Bonds.	Par value.	Market value.
United States, 4s, currency	$65,000 00	$71,500 00
United States, 6s, currency, registered	20,000 00	21,500 00
New York City School, 3s	200,000 00	204,000 00
New York City Water, 3s, 1912	50,000 00	51,000 00
New York City Water, 3s, 1905	10,000 00	10,200 00
County of Essex, N. J., Park	20,000 00	20,600 00
Chi., Mil. & St. P. Ry., 6s, 1st mort. (So. Minn. Div.)	25,000 00	29,500 00
Morris & Essex Ry. Co., 7s, consolidated	21,000 00	29,610 00
Lake Erie & Western Ry. Co., 5s	20,000 00	23,000 00
New York Elevated Ry. Co., 1st mort., 7s	20,000 00	21,700 00
Albany & Susquehana Ry., 1st mort., consol. 7s	17,000 00	22,100 00
Albany & Susquehana Ry., 1st mort., cons, l. 6s	6,000 00	7,200 00
Town of Lake (Ill) Cas Co., 6s	20,000 00	21,000 00
Equitable Gas Light Co. of Chicago, 6s	25,000 00	25,000 00
James River Ry., 6s (guar. by No. Pac. Ry. Co.)	25,000 00	12,500 00
Jersey City, 6s, (Tax)	10,000 00	11,200 00
Chateaugay Ore & Iron Co., 6s	25,000 00	16,250 00
St. Paul (Minn.) Gas Light Co., 6s	15,000 00	16,500 00
Ann Arbor Ry. Co., 1st mort., 4s	10,000 00	6,800 00
American Exchange National Bank of New York	35,000 00	59,500 00
Western National Bank of New York	5,000 00	5,700 00
Chicago, Milwaukee & St. Paul Ry., preferred	20,000 00	25,400 00
Chicago & Northwestern R. R. Co.	20,000 00	19,900 00
Delaware & Hudson Canal Co.	18,400 00	16,750 00
Long Island Railway Co.	40,000 00	33,600 00
Ann Arbor Ry. Co., preferred	2,000 00	500 00
New York, Lackawanna & Western Ry.	9,000 00	10,800 00
	$748,400 00	$793,310 00

Cash on hand and in bank	156,670 62
Interest due and accrued on stocks not included in market value	2,476 45
Gross premiums in course of collection not more than three months due	191,047 31
Bills receivable, not matured, taken for fire, marine and inland risks	1,685 00
All other property, viz: Rents due and accrued, $5,217.85; due for re-insurance on losses paid, $28,142.49	33,360 34
Total	$2,189,879 71
Less special deposits to secure liabilities in Georgia and Virginia	55,000 00
Aggregate amount of all available assets	$2,134,879 71

LIABILITIES.

Net amount of unpaid losses		$171,523 85
Unearned premiums at 50 per cent. on fire risks under one year	$563,186 61	
Unearned premiums, *pro rata*, on fire risks running more than one year	612,627 01	
Amount of unearned premiums on all outstanding risks		1,175,813 62
Cash dividends unpaid		258 50
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $30,567.56; re-insurance, $9,603.66		40,171 22
Gross liabilities, except capital stock		$1,387,767 19
Surplus as regards policy holders		$747,112 52
Amount of capital stock paid up		500,000 00
Surplus over paid up capital		$247,112 52
Special reserve fund held under New York law*	$250,000 00	

* NOTE.—This fund is set apart to provide capital for continuing the business of the company in case of disastrous conflagration, and is deposited with the New York Insurance Department, and is not available for payment of current ordinary losses.—See New York Law, Sections 130, 131 and 132. Impairment of capital in consequence of holding such reserve fund as special guaranty, $2,887.48.

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$2,180,836 93	$13,858 68	
Deduct re-insurance, rebate and return premiums	525,220 90	13,089 65	
Net cash received for premiums during the year	$1,655,616 03	$769 03	$1,656,385 06
Interest on bonds and mortgages			1,415 00
Interest and dividends from all other sources			32,148 56
Income from all other sources			20,984 44
Received during the year in cash			$1,710,933 06

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$781,715 44	
Net amount paid for marine and inland losses	38,010 78	$819,726 22
Cash dividends paid		50,142 50
Commissions and brokerage		284,694 71
Salaries, fees and wages		148,829 56
State, national and local taxes		84,670 74
All other payments		118,528 75
Expenditures during the year in cash		$1,456,602 48

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$251,959,125	$2,501,096 86
Written or renewed during the year	200,555,469	2,059,394 33
Total	$452,514,594	$4,560,491 19
Deduct those expired and marked off as terminated	172,986,936	1,914,064 09
In force at the end of the year	$279,577,658	$2,646,427 10
Deduct amount re-insured	40,514,358	435,075 99
Net amount in force December 31, 1895	$239,063,300	$2,211,351 11

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$97,062,980	$1,126,373 23
More than *one* and not more than *three* years to run	119,369,733	830,001 10
More than three years to run	22,630,587	254,976 78
Net amount in force December 31, 1895	$239,063,300	$2,211,351 11

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$1,678,304	$50,710 58
Written during the year	314,775	8,693 75
Total	$1,993,079	$59,404 33
Deduct those expired and marked off as terminated	675,972	18,274 10
In force December 31, 1895	$1,317,107	$41,130 23
Deduct amount re-insured	1,317,107	41,130 23

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$36,603,955 22
Total losses paid from organization to date	20,262,412 82
Total losses incurred during the year	848,901 65
Total cash dividends declared since the company commenced business	2,384,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$8,834,216 00
Premiums received	128,220 80
Losses paid	53,839 15
Losses incurred	55,201 29
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	1,904,748 00

NORTH RIVER INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 175 Broadway, New York, N. Y.; commenced business March 6, 1822; commenced business in Illinois, January 24, 1887.]

WM. E. HUTCHINS, President. F. H. CRUM, Secretary.

R. W. HOSMER, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$350,000 00
Capital stock paid up in cash	350,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			$88,500 00
Interest due and accrued on bond and mortgage loans			1,306 72
Total value of mortgaged premises		$300,800 00	
Market value of bonds and stocks owned by the company, viz.:			463,800 00
Bonds and Stocks.	**Par value.**	**Market value.**	
District of Columbia Funding	$75,000 00	$85,500 00	
United States 4s, registered	240,000 00	266,400 00	
United States 5s, coupon	35,000 00	39,900 00	
New York City 2½s, registered	80,000 00	72,000 00	
	$430,000 00	$463,800 00	
Amount loaned on stocks and bonds as collateral			4,000 00
Market value of collaterals		$5,080 00	
Cash on hand and in bank			61,482 17
Interest due and accrued on stocks not included in market value			2,733 33
Interest due and accrued on collateral loans			66 66
Gross premiums in course of collection not more than three months due			35,899 85
ITEMS NOT ADMITTED AS ASSETS, VIZ.:			
Premiums unpaid on policies which have been issued more than three months		$1,080 12	
Aggregate amount of all available assets			$652,788 78

LIABILITIES.

Net amount of unpaid losses		$30,859 08
Unearned premiums at 50 per cent. on fire risks under one year	$115,588 78	
Unearned premiums, *pro rata*, on fire risks running more than one year	35,591 17	
Amount of unearned premiums on all outstanding risks		151,179 90
Cash dividends unpaid		2,279 50
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		5,547 00
Gross liabilities, except capital stock		$189,865 48
Surplus as regards policy holders		$462,928 30
Amount of capital stock paid up		350,000 00
Surplus over paid up capital		$112,928 30

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$276,514 03	
Deduct re-insurance, rebate and return premiums	20,057 00	
Net cash received for premiums during the year		$256,457 03
Interest on bonds and mortgages		5,459 98
Interest and dividends from all other sources		14,490 05
Received during the year in cash		$276,407 06

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$115,396 92
Cash dividends paid	21,052 50
Commissions and brokerage	39,719 71
Salaries, fees and wages	17,299 92
State, national and local taxes	1,241 44
All other payments	15,294 93
Expenditures during the year in cash	$210,005 42

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$28,834,131 15	$287,817 04
Written or renewed during the year	29,083,865 17	283,776 67
Total	$57,867,996 32	$571,593 71
Deduct those expired and marked off as terminated	26,213,075 54	272,151 54
In force at the end of the year	$31,654,920 78	$299,442 17
Deduct amount re-insured	813,151 00	4,817 23
Net amount in force December 31, 1895	$30,841,769 78	$294,624 94

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$23,111,713 80	$231,177 47
More than *one* and not more than *three* years to run	7,042,305 82	56,307 11
More than three years to run	687,750 16	7,140 36
Net amount in force December 31, 1895	$30,841,769 78	$294,624 94

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$4,798,678 08
Total losses paid from organization to date	2,047,028 22
Total losses incurred during the year	117,279 05
Total cash dividends declared since the company commenced business	2,569,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,592,192 00
Premiums received	19,605 67
Losses paid	8,194 87
Losses incurred	10,959 87
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	541,108 67

NORTHWESTERN NATIONAL INSURANCE COMPANY

YEAR ENDING DECEMBER 31, 1895.

[Located at Mitchell Building, Milwaukee, Wis.; commenced business July 1, 1869; commenced business in Illinois February 14, 1871.]

ALFRED JAMES, President. WILFORD M. PATTON, Secretary.

JOHN D. McCUNE Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$1,000,000 00
Capital stock paid up in cash	600,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$773,856 67
Interest due and accrued on bond and mortgage loans		6,976 02
Total value of mortgaged premises	$2,968,797 00	
Market value of stocks and bonds owned by the company, viz:		938,025 00

Bonds and Stocks.	Par value.	Market value.
United States, registered, gold, 4s	$200,000 00	$220,000 00
C., M. & St. P. Ry., first mort., (Chi. Div.), 7s	150,000 00	186,000 00
" " " (Chi. & Pac. Div), 6s	50,000 00	56,000 00
Chicago & Northwestern Ry., first mort., gold, 7s	100,000 00	122,000 00
C., B. & Q. Ry., con., 7s	50,000 00	59,500 00
M., L. S. & W. Ry., first mort., gold, 6s	50,000 00	62,500 00
Milwaukee & Northern Ry., first mort., 6s	50,000 00	57,500 00
Milwaukee City, 4s	87,000 00	87,000 00
Milwaukee City, 7s	3,000 00	3,150 00
Chicago Sanitary District, 5s	50,000 00	52,500 00
Waukesha Sewerage, 5s	30,000 00	31,500 00
Western Adjustment and Inspection Co	300 00	375 00
	$820,300 00	$938,025 00

Cash on hand and in bank		144,815 81
Interest due and accrued on stocks not included in market value		2,658 33
Gross premiums in course of collection not more than three months due		91,020 18
Aggregate amount of all available assets		$1,956,852 01

LIABILITIES.

Net amount of unpaid losses		$53,595 10
Unearned premiums at 50 per cent. on fire risks under one year	$199,639 41	
Unearned premiums, *pro rata*, on fire risks running more than one year	566,525 89	
Amount of unearned premiums on all outstanding risks		766,165 30
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, $22,755.04; re-insurance, $3,210.99; other claims, $1,695.01		27,661 04
Gross liabilities, except capital stock		$847,421 44
Surplus as regards policy holders		$1,109,430 57
Amount of capital stock paid up		600,000 00
Surplus over paid up capital		$509,430 57

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$923,141 48	
Deduct re-insurance, rebate and return premiums	153,746 08	
Net cash received for premiums during the year		$769,395 40
Interest on bonds and mortgages		44,605 12
Interest and dividends from all other sources		44,095 00
Received during the year in cash		$858,095 52

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$350,244 21
Cash dividends paid	72,000 00
Commissions and brokerage	174,111 21
Salaries, fees and wages	84,055 88
State, national and local taxes	16,947 02
All other payments	46,359 50
Expenditures during the year in cash	$743,717 82

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$122,318,920	$1,417,760 71
Written or renewed during the year	74,056,309	907,986 06
Total	$196,375,229	$2,325,746 77
Deduct those expired and marked off as terminated	60,398,575	803,817 40
In force at the end of the year	$135,976,654	$1,521,929 37
Deduct amount re-insured	7,221,079	76,100 04
Net amount in force December 31, 1895	$128,755,575	$1,445,829 33

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$36,261,065	$399,278 82
More than *one* and not more than *three* years to run	64,617,785	686,599 55
More than three years to run	27,876,725	359,950 96
Net amount in force December 31, 1895	$128,755,575	$1,445,829 33

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$12,186,249 14
Total losses paid from organization to date	6,375,811 80
Total losses incurred during the year	356,903 01
Total cash dividends declared since the company commenced business	1,203,000 00
Total dividends declared payable in stock from organization	174,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$11,635,215 00
Premiums received	119,114 26
Losses paid	39,141 96
Losses incurred	39,214 47
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	912,200 00

NORWALK FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Norwalk, Conn.; commenced business May, 1860; commenced business in Illinois December 16, 1895.]

ARCHIBALD G. McILWAINE, JR., President. FERIN E. SHAW, Secretary.

JOHN S. BELDEN, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Market value of stocks and bonds owned by the company, viz.: $332,659 25

Stocks and Bonds.	Par value.	Market value.
Fairfield County National Bank	$800 00	$400 00
National Bank at Norwalk, Conn	1,800 00	1,800 00
Central National Bank of Norwalk	1,500 00	1,500 00
German American Bank of New York	1,125 00	1,298 75
Fourth National Bank of New York	4,000 00	7,000 00
Norwalk Gaslight Co	575 00	690 00
Lake Shore & Michigan Southern	3,000 00	4,200 00
New York, Lackawanna & Western	5,000 00	5,937 50
Chicago, Rock Island & Pacific	3,300 00	2,178 00
Chicago, Milwaukee & St. Paul, pref	2,500 00	3,162 50
" " " common	4,000 00	2,720 00
Chicago, Burlington & Quincy	2,500 00	1,900 00
Toledo, Ann Arbor & Grand Trunk, 1st mort., reg., gold, 6s	3,000 00	2,700 00
Milwaukee, Lake Shore & Western, 1st mort., reg., gold, 6s	3,000 00	3,960 00
Chicago & Erie, 1st mort., reg., gold, 5s	10,000 00	10,800 00
New York, Susquehanna & Western, 1st mort., reg., gold, 5s	3,000 00	3,075 00
Lehigh Valley Terminal, 1st mort., reg., gold, 5s	12,000 00	13,560 00
Philadelphia & Reading Terminal, 1st mort, reg, gold, 5s	10,000 00	10,500 00
Chesapeake & Ohio, consolidated, 1st mort., reg., gold, 5s	7,500 00	7,950 00
New York, Ontario & Western, consolidated, 1st mort., reg., gold, 5s	8,000 00	8,720 00
Chicago, Burlington & Quincy, 1st mort., reg., 7s	5,000 00	6,000 00
West Shore, 1st mort., reg., 4s	20,000 00	21,300 00
Cent. Ohio, consolidated, 1st mort., reg., gold, 4½s	9,000 00	9,765 00
United States currency, 6s, 1897	15,000 00	15,300 00
" " 6s, 1898	75,000 00	78,000 00
South Norwalk, Conn., reg., 4s	25,000 00	27,187 50
Norwalk, Conn, 4s	25,000 00	28,156 25
New Britain, Conn., 4s	25,000 00	26,468 75
Willimantic, Conn., 4s	20,000 00	21,050 00
New London, Conn., 4s	5,000 00	5,385 00
	$310,600 00	$332,659 25

Cash on hand and in bank	25,448 48
Gross premiums in course of collection not more than three months due	21,375 42
All other property, viz.: Due for re-insurance on losses paid	11 50
Aggregate amount of all available assets	$379,494 65

LIABILITIES.

Net amount of unpaid losses		$6,305 10
Unearned premiums at 50 per cent. on fire risks under one year	$18,397 54	
Unearned premiums, *pro rata*, on fire risks running more than one year	12,646 89	
Amount of unearned premiums on all outstanding risks		31,044 43
Due and accrued for salaries and other miscellaneous expenses		798 53
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $4,720.37; re-insurance, $744.82		5,465 19
Gross liabilities, except capital stock		$43,613 25
Surplus as regards policy holders		$335,881 40
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$135,881 40

RECEIPTS DURING THE YEAR.

Premiums collected during the year	$46,050 22	
Deduct re-insurance, rebate and return premiums	9,471 73	
Net cash received for premiums during the year		$36,578 49
Interest and dividends from all other sources		4,224 23
Income from all other sources		100,000 00
Received for increased capital	$150,000 00	
Received during the year in cash		$140,802 72

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$17,812 72
Cash dividends paid	2,567 50
Commissions and brokerage	8,394 89
Salaries, fees and wages	2,481 48
State, national and local taxes	194 80
All other payments	1,266 42
Expenditures during the year in cash	$32,717 81

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$5,440,787	$44,950 00
Written or renewed during the year	6,270,456	59,346 83
Total	$11,711,193	$104,296 83
Deduct those expired and marked off as terminated	4,131,630	37,114 37
In force at the end of the year	$7,579,563	$67,182 46
Deduct amount re-insured	739,177	7,353 78
Net amount in force December 31, 1895	$6,840,386	$59,828 68

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$3,635,139	$36,795 07
More than *one* and not more than *three* years to run	2,775,021	18,135 95
More than three years to run	430,226	4,897 66
Net amount in force December 31, 1895	$6,840,386	$59,828 68

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$481,476 50
Total losses paid from organization to date	195,367 12
Total losses incurred during the year	18,818 24
Total cash dividends declared since the company commenced business	116,290 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$196,650 00
Premiums received	2,617 18
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	221,200 00

NORWOOD INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 19 Liberty street, New York, N. Y.; commenced business September 21, 1895; commenced business in Illinois October 21, 1895.]

GEORGE S. PORTER, President. ANDREW J. ARMSTRONG, Secretary.

CLINTON WEEKS, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Market value of bonds owned by the company, viz.:			$260,341 18
Bonds.	Par value.	Market value.	
United States Government, 4s	$50,000 00	$56,031 25	
New York City, 2½s	25,000 00	22,767 13	
" 3s	50,000 00	50,884 76	
Brooklyn City, 3½s	50,000 00	52,835 00	
" 3½s	25,000 00	26,417 50	
" 3½s	5,000 00	5,144 64	
" 3½s	5,000 00	5,154 64	
" 3½s	5,000 00	5,168 14	
" 3½s	5,000 00	5,172 64	
" 3½s	5,000 00	5,145 48	
Duluth & Iron Range R. R., 1st mort., guaranteed	15,000 00	15,375 00	
Chicago & Indiana Coal R. R., 1st mort., guar.	10,000 00	10,200 00	
	$250,000 00	$260,341 18	
Cash on hand and in bank			67,654 85
Interest due and accrued on stocks not included in market value			541 66
Gross premiums in course of collection not more than three months due			124,247 02
Aggregate amount of all available assets			$452,784 71

LIABILITIES.

Net amount of unpaid losses		$24,701 98
Unearned premiums, *pro rata*, on fire risks under one year	$197,781 54	
Unearned premiums, *pro rata*, on fire risks running more than one year	686 21	
Unearned premiums at 50 per cent. on inland navigation risks	824 54	
Total	$199,292 29	
Less 20 per cent.	39,858 45	
Amount of unearned premiums on all outstanding risks		159,433 84
Due and accrued for salaries and other miscellaneous expenses		1,933 35
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $20,628.26; return premiums, $6,521.16; re-insurance, $10,061.39		37,205 81
Gross liabilities, except capital stock		$228,274 98
Surplus as regards policy holders		$229,509 73
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$29,509 73

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$130,453 26	
Deduct re-insurance, rebate and return premiums	5,476 95	
Net cash received for premiums during the year		$124,976 31
Interest and dividends from all other sources		358 30
Received during the year in cash		$125,334 61

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$6,870 66
Commissions and brokerage	22,349 37
Salaries, fees and wages	7,318 17
State, national and local taxes	881 67
All other payments	9,889 94
Expenditures during the year in cash	$47,309 81

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
Written or renewed during the year	$23,744,253	$253,051 19
Total	$23,744,253	$253,051 19
Deduct those expired and marked off as terminated	3,407,544	27,053 56
In force at the end of the year	$20,336,709	$225,997 63
Deduct amount re-insured	134,103	801 66
Net amount in force December 31, 1895	$20,202,606	$225,195 97

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$20,123,666	$224,361 66
More than *one* and not more than *three* years to run	74,940	774 31
More than three years to run	4,000	60 00
Net amount in force December 31, 1895	$20,202,606	$225,195 97

	Marine and inland risks.	Premiums thereon.
Written during the year	$107,557	$1,649 09
Total	$107,557	$1,649 09
In force December 31, 1895	$107,557	$1,649 09

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$124,976 31
Total losses paid from organization to date	6,870 66
Total losses incurred during the year	31,572 64

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$994,125 00
Premiums received	18,810 90
Losses paid	2,309 26
Losses incurred	4,169 39
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	286,450 00

ORIENT INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 5 Haynes st., Hartford, Conn.; commenced business January, 1872; commenced business in Illinois January 12, 1872.]

CHAS. B. WHITING, President. JAMES U. TAINTOR, Secretary.

THOMAS H. WEBSTER, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$2,000,000 00
Capital stock paid up in cash	500,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$48,219 86
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		193,414 30
Interest due and accrued on bond and mortgage loans		2,834 44
Total value of mortgaged premises	$618,620 00	
Market value ot stocks and bonds owned by the company, viz.:		1,596,155 14

Stocks.	Par value.	Market value.
American National Bank, Hartford	$25,200 00	$35,280 00
Ætna " " "	12,200 00	17,690 00
Charter Oak " " "	13,000 00	11,960 00
Farm. & Mech. " " "	10,400 00	11,856 00
Mercantile " " "	15,200 00	12,160 00
Phœnix " " "	7,400 00	8,510 00
Exchange " " "	9,300 00	12,090 00
City " " "	11,300 00	11,865 00
First " " "	7,100 00	7,952 00
Hartford " " "	100,000 00	145,000 00
Conn. Trust & Safe Deposit Co., Hartford	10,000 00	17,000 00
Thames National Bank, Norwich	20,000 00	30,000 00
First " "	8,000 00	8,400 00
Rockville " Rockville	600 00	660 00
Metropolitan " New York	7,500 00	450 00
Mechanics' " "	7,550 00	14,345 00
Holland Trust Co., "	5,000 00	5,000 00
National German American Bank, St. Paul, Minn.	2,500 00	2,000 00
N Y., N. H & Hartford R. R.	80,400 00	146,328 00
Pennsylvania R. R.	20,200 00	21,008 00
N. Y. C. & H. Riv. R. R.	22,000 00	21,560 00
Union Pacific R. R	5,000 00	212 50
Central Pacific R. R.	10,000 00	1,600 00
Cleveland & Pittsburgh R. R. Co	20,000 00	33,200 00
C., B. & Q. R. R. Co	22,000 00	16,665 00
Illinois Central R. R. Co	20,000 00	18,800 00
Chicago, Rock Island & Pacific R. R. Co	10,000 00	6,675 00
Southern Railway Co, pfd	17,000 00	4,653 75
Chicago & Northwestern R. R. Co., pfd	10,000 00	14,600 00
Delaware & Hudson Canal Co	10,000 00	12,400 00
Northwestern Telegraph Co., guar	10,000 00	11,650 00
Bonds.		
Georgia State 4½s	25,000 00	29,250 00
County of Coffey, Kan, 6s	10,000 00	10,900 00
" Dickinson, Kan., 6s	10,000 00	11,000 00
" Finney, Kan., 6s	10 000 00	11,000 00
" Kidder, Dakota, 7s	5,000 00	5,500 00
" Wichita, Kan., 6s	4,000 00	4,400 00
" Pierre, Washington, 6s, G	10,000 00	10,800 00
" Glynn, Ga., 5s, G	10,000 00	10,000 00

Bonds—*Continued.*	Par value.	Market value.
City of Indianapolis, Ind., 6s	$20,000 00	$20,800 00
" Evansville, Ind., 4s	20,000 00	19,000 00
" New Brunswick, N. J., 6s	10,000 00	10,700 00
" Council Bluffs, Iowa, 6s	5,000 00	5,500 00
" Richmond, Va., 8s	24,000 00	30,720 00
" Norfolk, Va., 5s	20,000 00	21,200 00
" Sioux Falls, Dakota, 7s	13,000 00	14,560 00
" Wichita Falls, Tex., 6s	10,000 00	11,000 00
" Fort Worth, Tex., 5s	10,000 00	10,500 00
Town of Thomaston, Conn., 4s	15,000 00	15,750 00
Medicine Lodge Township, Barber Co., Kan., 6s	5,000 00	5,000 00
Bethany Township, Osborne Co., Kan., 6s	4,000 00	4,320 00
Oswego Township, Labette Co., Kan., 6s	5,000 00	5,100 00
Precinct of Stanton, Neb., 6s	8,000 00	8,720 00
Precinct of Beaver, Neb., 6s	5,000 00	5,450 00
Vermont Valley R. R. Co., 5s	25,000 00	28,250 00
Pittsburg, Cleveland & Toledo R. R. Co., 6s	10,000 00	11,600 00
Kansas Pacific (1st Consolidated) R. R. Co., 6s	10,000 00	7,300 00
C. C., Cincinnati & Indianapolis R. R. Co., 7s	25,000 00	32,500 00
" " " " 6s	10,000 00	12,600 00
Morris & Essex (1st Cons.) R. R. Co., guar., 7s	10,000 00	14,300 00
Chi., Mil. & St. P. (I. & D Ext.) R. R. Co., 7s	20,000 00	25,700 00
Dayton & Michigan R. R. Co., 5s	25,000 00	27,000 00
Terre Haute & Logansport R. R. Co., 6s	14,000 00	15,680 00
Chicago, Burlington & Northern R. R. Co., 5s	1,500 00	1,575 00
Ohio & West Virginia R. R. Co., 7s	3,000 00	3,600 00
Columbus & Toledo R. R. Co., 7s	13,000 00	15,340 00
Cincinnati, Jackson & Mackinaw R. R. Co., 4s	12,000 00	6,240 00
East Tenn., Virginia & Georgia R. R. Co., 5s	15,000 00	15,900 00
Southern R. R. Co., 5s	6,000 00	5,700 00
Detroit, Lansing & Northern R. R. Co., 7s	10,000 00	7,500 00
Louisville, Cincinnati & Lexington R. R. Co., 7s	10,000 00	10,400 00
Hartford Street Railway Co., 5s	40,000 00	41,200 00
Anderson, Ind., Electric Street Ry. Co., 6s, G	10,000 00	10,200 00
Philadelphia & Reading R. R. Co. Terminal, 5s	10,000 00	10,525 00
Indiana & Lake Michigan R. R. Co., guar., 5s, G	20,000 00	21,200 00
Atchison, Topeka & S. F. R. R. Co., 4s, G	10,000 00	7,350 00
" " " " 2d mtg., 4s, G.	10,000 00	2,500 00
Chicago, Burlington & Quincy R. R. Co., 5s	3,100 00	3,162 00
" " " " 7s	2,000 00	2,420 00
N. Y., N. H. & H. R. R. Co., conv., 4s	32,200 00	43,792 00
Norfolk & Western R. R. Co., 5s, G	10,000 00	6,700 00
Valley R. R. Co., 6s, G	20,000 00	13,000 00
Baltimore Belt R. R. Co., guar., 5s, G	20,000 00	21,200 00
Cin., Dayton & Ironton R. R. Co., guar., 5s	10,000 00	10,800 00
Kanawha & Michigan R. R. Co., 4s	25,000 00	20,750 00
Chicago, Rock Island & Pacific, 5s	10,000 00	10,450 00
Brooklyn Wharf & Warehouse Co., 5s, G	25,000 00	25,875 00
Territory of Arizona Funding, 5s	25,000 00	26,000 00
Iowa Mortgage Co. Trust Debenture Notes, 6s	2,000 00	2,000 00
Mason and Tazewell District, Ill., 7s	15,000 00	15,900 00
Rutland & Grafton District, Ill., 6s	2,000 00	2,000 00
First Baptist Church, Nashville, Tenn., 6s	9,000 00	9,000 00
Kansas School, 6s	9,697 00	10,278 82
" " 7s	12,000 00	13,200 00
Nebraska " 7s	13,270 07	14,597 07
" " 6s	2,000 00	2,120 00
Dakota " 8s	3,500 00	4,060 00
" " 7s	6,000 00	6,720 00
Minnesota " 6s	6,000 00	6,180 00
Wyo. Ter. " 8s	3,000 00	3,450 00
Colorado " 7s	8,000 00	8,800 00
Texas " 6s	15,000 00	15,900 00
Washingt'n " 6s, G	10,000 00	10,700 00
Arizona Improvement Co., 6s	10,000 00	10,200 00
	$1,415,117 07	$1,596,155 14

Amount loaned on stocks and bonds as collateral		$6,930 00
Market value of collaterals	$11,505 00	
Cash on hand and in bank		118,761 18
Interest due and accrued on stocks not included in market value		9,418 60
Interest due and accrued on collateral loans		230 50
Gross premiums in course of collection not more than three months due		265,511 96
All other property, viz.: Rents due and accrued		732 47
Total		$2,242,203 45
Less special deposits to secure liabilities in Virginia, Georgia and Oregon		131,170 00
Aggregate amount of all available assets		$2,111,033 45

LIABILITIES.

Net amount of unpaid losses		$190,267 31
Unearned premiums at 50 per cent. on fire risks under one year	$487,841 38	
Unearned premiums, *pro rata*, on fire risks running more than one year	476,168 03	
Unearned premiums at 50 per cent. on inland navigation risks	28,687 02	
Amount of unearned premiums on all outstanding risks		992,691 43
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		45,406 31
Total		$1,228,365 05
Less liabilities secured by special deposits: Unpaid losses, $4,981.67; unearned premiums, $41,750 00		46,781 67
Liabilities, except capital stock		$1,181,683 38
Surplus as regards policy holders		$929,400 07
Amount of capital stock paid up		500,000 00
Surplus over paid up capital		$429,400 07

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$1,802,723 19	$89,727 22	
Deduct re-insurance, rebate and return premiums	416,107 01	12,590 40	
Net cash received for premiums during the year	$1,386,616 18	$77,136 82	$1,463,753 00
Interest on bonds and mortgages			10,552 27
Interest and dividends from all other sources			74,136 25
Income from all other sources			1,016 41
Received during the year in cash			$1,549,457 93

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$740,236 38	
Net amount paid for marine and inland losses	84,623 31	$824,859 69
Cash dividends paid		40,000 00
Commissions and brokerage		282,384 56
Salaries, fees and wages		104,828 10
State, national and local taxes		29,751 56
All other payments		78,203 58
Expenditures during the year in cash		$1,360 027 49

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$142,576,217	$1,755,871 97
Written or renewed during the year	136,538,529	1,828,029 76
Total	$279,114,746	$3,583,901 73
Deduct those expired and marked off as terminated	124,242,523	1,684,469 61
In force at the end of the year	$154,872,223	$1,899,432 12
Deduct amount re-insured	2,241,695	18,058 26
Net amount in force December 31, 1895	$152,630,528	$1,881,373 86

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$66,893,002	$975,682 76
More than *one* and not more than *three* years to run	60,514,741	601,322 64
More than three years to run	25,222,785	304,368 46
Net amount in force December 31, 1895	$152,630,528	$1,881,373 86

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$1,197,600	$40,886 70
Written during the year	7,661,329	87,593 08
Total	$8,858,929	$128,479 78
Deduct those expired and marked off as terminated	7,029,070	71,105 75
Net amount in force December 31, 1895	$1,829,859	$57,374 03

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$15,601,159 77
Total losses paid from organization to date	9,685 992 79
Total losses incurred during the year	823,470 95
Total cash dividends declared since the company commenced business	1,025,000 00
Total dividends declared payable in stock from organization	100,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, $7,798,742.00; marine and inland, $335,857.00	$8,134,599 00
Premiums received, fire, $85,046.52; marine and inland, $5,911.14	90,957 66
Losses paid, fire, $42,664.48; marine and inland, $8,195.37	50,859 85
Losses incurred, fire, $53,926.64; marine and inland, $10,311.81	64,238 45
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	802,895 00

PACIFIC FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 32 Pine st., New York, N. Y.; commenced business April 29, 1851; commenced business in Illinois May 22, 1876.]

FRANK T. STINSON, President. GEORGE JEREMIAH, Secretary.

CHARLES L. BLISS, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			$260,500 00
Interest due and accrued on bond and mortgage loans			2,078 68
Total value of mortgaged premises		$495,000 00	
Market value of stocks and bonds owned by the company, viz.:			387,761 00
Stocks and Bonds.	**Par value.**	**Market value.**	
United States, 6s, registered, 1896	$17,000 00	$17,000 00	
" 4s, " 1907	121,000 00	133,705 00	
New York City, 3s, Water, 1905	110,000 00	111,100 00	
" " 3s, " 1907	65,000 00	65,650 00	
City of Brooklyn, 3½s, gold	10,000 00	10,241 00	
Broadway & 7th Av. R.R. Co., 1st mort., 5s	10,000 00	10,800 00	
New York Central & Hudson River R. R. Co.	22,000 00	21,840 00	
Rome, Watertown & Ogdensburg R.R. Co	15,000 00	17,925 00	
	$370,000 00	$387,761 00	
Cash on hand and in bank			24,811 94
Interest due and accrued on stocks not included in market value			3,433 25
Gross premiums in course of collection not more than three months due			57,211 91
All other property, viz.: Due for re-insurance on losses paid			267 01

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$1,569 85	
Aggregate amount of all available assets		$736,063 74

LIABILITIES.

Net amount of unpaid losses		$56,407 10
Unearned premiums at 50 per cent. on fire risks under one year	$146,604 25	
Unearned premiums, *pro rata*, on fire risks running more than one year	117,362 78	
Amount of unearned premiums on all outstanding risks		263,967 03
Due and accrued for salaries and other miscellaneous expenses		610 00
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $13,718.77; return premiums, $4,576.95; re-insurance, $3,000.73		21,296 45
Gross liabilities, except capital stock		$342,280 58
Surplus as regards policy holders		$393,783 16
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$193,783 16

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$489,977 23	
Deduct re-insurance, rebate and return premiums	127,568 73	
Net cash received for premiums during the year		$362,408 50
Interest on bonds and mortgages		12,231 59
Interest and dividends from all other sources		13,860 00
Received during the year in cash		$388,500 09

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$200,265 21
Cash dividends paid	20,000 00
Commissions and brokerage	77,326 77
Salaries, fees and wages	33,669 88
State, national and local taxes	9,116 48
All other payments	27,783 80
Expenditures during the year in cash	$368,162 14

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$60,193,928	$590,492 75
Written or renewed during the year	45,126,228	491,243 31
Total	$105,320,156	$1,081,736 06
Deduct those expired and marked off as terminated	47,219,217	510,782 50
In force at the end of the year	$58,100,939	$570,953 56
Deduct amount re-insured	4,772,840	41,355 60
Net amount in force December 31, 1895	$53,328,099	$529,597 96

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$25,704,933	$293,208 50
More than *one* and not more than *three* years to run	23,889,350	192,120 92
More than three years to run	3,733,816	44,268 54
Net amount in force December 31, 1895	$53,328,099	$529,597 96

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$7,502,602 46
Total losses paid from organization to date	3,984,816 68
Total losses incurred during the year	221,174 34
Total cash dividends declared since the company commenced business	1,398,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$3,525,120 00
Premiums received	38,499 70
Losses paid	25,160 60
Losses incurred	27,077 87
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	603,398 00

PENNSYLVANIA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 510 Walnut st., Philadelphia, Pa.; commenced business-April, 1825; commenced business in Illinois October 12, 1872.]

R. DALE BENSON, President. W. GARDNER CROWELL, Secretary.

DANIEL W. BURROWS, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$400,000 00
Capital stock paid up in cash	400,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$182,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		857,820 00
Loans on bond and mortgage upon which more than one year's interest is due (all of which is in process of foreclosure)		20,000 00
Interest due and accrued on bond and mortgage loans		11,002 49
Total value of mortgaged premises	$2,253,800 00	
Market value of stocks and bonds owned by the company, viz.:		2,896,139 00

Stocks and Bonds.	Par value.	Market value.
United States, 4s	$45,000 00	$50,400 00
Philadelphia, city	19,000 00	21,870 00
Phila., Wilm. & Baltimore R. R, trust certfs., 4s	100,000 00	104,000 00
" " " " 4s	15,000 00	15,450 00
Philadelphia & Erie R. R., gen. mort., 5s	75,000 00	88,500 00
Pennsylvania R. R., cons, 5s	71,000 00	83,070 00
" " " mort., 6s	28,000 00	33,040 00
Easton & Amboy R. R. Co., cons., 5s	50,000 00	54,500 00
Phila. & Reading R. R. Co., cons., 7s	20,000 00	25,200 00
" " " " 1st mort., 6s	17,500 00	21,875 00
" " " " gen. mort., 4s	50,000 00	37,500 00
" " " " third preferences, 5s	6,000 00	420 00
" " " car trust, G. & W., 5s	40,000 00	40,000 00
" " " Co., improvem't mort., 6s	25,000 00	26,000 00
" " " Terminal Co., fifty year, 5s	100,000 00	105,500 00
" " " Co., receiver's certfs., 6s.	50,000 00	51,750 00
Lehigh Valley R. R. Co., 1st mortgage, 6s	33,000 00	34,650 00
" " " cons mort., 6s	100,000 00	125,000 00
" " " 1st mort., 4½s	50,000 00	52,000 00
Elmira & Williamsport R. R. Co., 1st mort., 6s	25,000 00	29,750 00
West Jersey R. R. Co., 1st mort., 7s	10,000 00	11,100 00
Penn. & N. Y. Canal & R R. Co., 7s	24,000 00	29,520 00
" " " " cons. mort., 4s.	75,000 00	71,250 00
" " " " " 5s.	25,000 00	27,250 00
Chi. & Western Indiana R. R Co., 1st mort., 6s,	16,000 00	17,120 00
" " " " gen. mort., 6s	100,000 00	116,000 00
Chicago, Burlington & Quincy, cons. mort., 7s	50,000 00	60,000 00
The J., L. & St L. R. R. Co., 1st mort., cons., 5s	32,000 00	12,800 00
Jacksonville Southeastern Ry. Co., 1st mort., 6s	11,000 00	8,250 00
Shamokin Sunbury & Lewisburg R. R. Co., 5s	20,000 00	20,400 00
Corning, Cowanesque & Antrim R. R. Co., 6s	4,000 00	4,120 00
Terre Haute & Logansport R. R. Co., ext. mort, 6s	50,000 00	53,000 00
New York & Long Branch R. R., 1st mort., 5s	25,000 00	27,500 00
St. Paul & Northern Pacific R. R. Co., 6s	50,000 00	62,000 00
Lehigh Valley Coal Co., 1st mort., 5s	50,000 00	51,000 00
Pitts., McK. & Youghiogheny R R. Co., 2d mort., 6s	20,000 00	24,000 00
Pitts., Youngstown & Ashtabula, 1st mort., con., 5s	25,000 00	25,625 00
C., C., C. & Indianapolis R. R. Co., gen. mort., 6s.	30,000 00	37,500 00
Grand Rapids & Indiana R. R. Co, con. mort., 5s.	24,000 00	5,250 00
N. Y., Lake Erie & Western R.R. Co., coll. trust, 6s	23,000 00	25,300 00
N. Y, S. & Western R. R Co Terminal, 1st mort, 5	60,000 00	62,000 00

Stocks and Bonds—*Continued.*	Par value.	Market value.
Lake Shore & Mich. S. Ry. Co, cons. 2d mort., 7s.	$50,000 00	$60,000 00
Lehigh Coal & Navigation Co., coll. trust, 4½s	50,000 00	51,750 00
Buffalo & Susquehanna R. R. Co., 1st mort., 5s	50,000 00	42,750 00
Baltimore & Ohio R. R Co., 6s	10,000 00	11,800 00
Indiana & Vincennes R R. Co., 2d mort., 6s	18,000 00	19,080 00
Chicago & Erie R. R Co., 1st mort., gold, 5s	50,000 00	55,250 00
Knoxville Water Co., 6s	15,000 00	15,000 00
Western Transit Company, 4½s	50,000 00	51,500 00
American Steamship Co. of Philadelphia, 6s	15,000 00	15,450 00
Lehigh Coal & Navigation Co., gold, 6s	20,000 00	20,800 00
Chesapeake & Delaware Canal Co, 1st mort., 5s	10,000 00	5,200 00
Delaware Division Canal Company, 6s	25,000 00	23,750 00
Car Trust of New York, No. 2, 6s	7,000 00	7,000 00
Huntingdon & Broad Top Car Trust Fund, 5s	30,000 00	30,000 00
" " " 5s	7,000 00	7,000 00
Huntington County, Indiana, gravel road, 6s	5,000 00	5,000 00
St. Louis, city, 6s	25,000 00	29,500 00
Cincinnati, city, 7 3/10s	38,000 00	47,120 00
" " 7s	10,000 00	12,000 00
City of Springfield, Illinois, funding, 5s	35,000 00	37,800 00
" Topeka, Kansas, internal improvement, 6s.	26,944 00	26,944 00
" Dayton, Ohio, 5s	17,000 00	19,210 00
" Columbus, Ohio, 4½s	36,000 00	37,080 00
" " " water works, 5s	14,000 00	14,280 00
" Dayton, O., 6s	35,000 00	38,325 00
" Quincy, Illinois, 4½s	25,000 00	26,000 00
" Sandusky, Ohio, 5s	19,000 00	19,570 00
Kansas City, Kansas, internal improvement, 7s	9,000 00	9,000 00
Newark, city, 7s	10,000 00	10,200 00
Wabash R. R. Co., 2d mort., 5s	20,000 00	15,000 00
Pittsburgh Junction Terminal Co., 1st mort., 5s	25,000 00	25,500 00
Newburgh & New York R. R. Co., 1st mort., 5s	15,000 00	15,000 00
Northern Central R. R. Co., cons. mort., 6s	22,000 00	25,960 00
Baltimore & Ohio R. R. Co., cons. mort., 5s	50,000 00	56,500 00
" Belt R. R. Co., 1st mort., 5s	50,000 00	50,000 00
West Knoxville General Improvement Co., 6s	20,000 00	21,000 00
Atlantic City R. R. Co., mort., 5s	30,000 00	30,900 00
Camden Horse R. R. Co., 1st mort., 5s	25,000 00	25,000 00
Bellefonte Central R. R. Co., 1st mort., thirty year, gold, 5s	2,500 00	2,500 00
Evansville & T. H. R. R. Co., 1st gen. mort., gold, 5s	25,000 00	25,000 00
School District of the Borough of Sewickley, Pa., 5s	24,000 00	25,200 00
Philadelphia National Bank	20,000 00	38,000 00
Allegheny Valley R. R. Co., 7 3/10s	22,000 00	22,880 00
Bellefonte Central R. R. Co.	22,000 00	11,000 00
Philadelphia Bourse	500 00	380 00
	$2,725,444 00	$2,896,139 00

Amount loaned on stocks and bonds as collateral		$197,200 00
Market value of collaterals	$267,367 00	
Cash on hand and in bank		76,971 17
Interest due and accrued on stocks not included in market value		1,650 00
Interest due and accrued on collateral loans		1,008 63
Premiums in course of collection not more than three months due		215,637 66
All other property, viz.: Rents due and accrued		1,899 20
Total		$4,461,328 15
Less special deposits to secure liabilities in Georgia and Virginia		50,400 00
Aggregate amount of all available assets		$4,410,928 15

LIABILITIES.

Net amount of unpaid losses		$158,259 75
Unearned premiums at 50 per cent. on fire risks under one year	$695,186 78	
Unearned premiums, *pro rata*, on fire risks running more than one year	637,340 89	
Amount of unearned premiums on all outstanding risks		1,332,527 12
Amount reclaimable on perpetual fire insurance policies		782,954 62
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		4,000 00
Total		$2,277,741 49
Less liabilities secured by special deposits: Unpaid losses, $3,785.00; unearned premiums, $32,038.16		35,823 16
Liabilities, except capital stock		$2,241,918 33
Surplus as regards policy holders		$2,169,004 82
Amount of capital stock paid up		400,000 00
Surplus over paid up capital		$1,769,004 82

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$2,041,187 11	
Deduct re-insurance, rebate and return premiums	412,090 96	
Net cash received for premiums during the year		$1,629,096 15
Interest on bonds and mortgages		88,539 26
Interest and dividends from all other sources		147,327 69
Received from other sources		2,205 69
Deposit premiums received on perpetual fire risks	$51,968 13	
Received during the year in cash		$1,817,168 79

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$829,321 78
Cash dividends paid		60,000 00
Commissions and brokerage		380,798 74
Salaries, fees and wages		87,028 00
State, national and local taxes		37,844 32
All other payments		99,126 98
Deposit premiums returned on perpetual fire risks	$14,900 31	
Expenditures during the year in cash		$1,494,119 82

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$250,875,254	$2,637,215 29
Written or renewed during the year	192,225,311	2,041,902 77
Total	$443,100,565	$4,679,118 06
Deduct those expired and marked off as terminated	164,057,773	1,958,482 89
In force at the end of the year	$279,042,792	$2,720,635 17
Deduct amount re-insured	13,014,728	125,224 43
Net amount in force December 31, 1895	$266,028,064	$2,595,410 74

Recapitulation.

In force having from date of policy not more than *one* year to run	$139,408,487	$1,390,375 47
More than *one* and not more than *three* years to run	108,435,856	717,642 80
More than three years to run	48,183,721	487,392 47
Net amount in force December 31, 1895	$266,028,064	$2,595,410 74

Perpetual Risks.

Perpetual risks in force December 31, 1894	$32,967,718	$819,024 35
Perpetual risks written during the year	2,183,426	51,968 13
Total	$35,151,144	$870,992 48
Deduct those marked off as cancelled	592,367	14,900 31
In force December 31, 1895	$34,558,777	$856,092 17

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$28,442,270 00
Total losses paid from organization to date	16,037,386 00
Total losses incurred during the year	807,822 00
Total cash dividends declared since the company commenced business	2,769,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$8,022,920 00
Premiums received	102,720 70
Losses paid	44,143 28
Losses incurred	60,659 62
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	1,487,114 00

PHENIX INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 16 Court st., Brooklyn, N Y.; commenced business September 10, 1853; commenced business in Illinois August 15, 1857.]

GEORGE P. SHELDON, President. CHARLES C. LITTLE, Secretary.

EUGENE HARBECK, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$1,000,000 00
Capital stock paid up in cash	1,000,000 00

ASSETS.

Value of real estate owned by the company, unincumbered	$479,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	120,600 00
Interest due and accrued on bond and mortgage loans	1,969 95
Total value of mortgaged premises $281,750 00	
Market value of stocks and bonds owned by the company, viz.:	3,917,397 50

Stocks and Bonds.	Par value.	Market value.
United States bonds, 4s	$275,000 00	$308,000 00
United States currency, 6s	40,000 00	43,200 00
State of Virginia, "Century," 2s	100,000 00	62,500 00
City of Richmond, Va., 4s	21,000 00	21,000 00
New York City, cons, 3s	762,000 00	792,480 00
Kings County Elevated Ry. Co., 5s	26,000 00	19,500 00
Toledo & Ohio Central R. R. Co., 5s	5,000 00	5,400 00
Central of Georgia Ry. Co., 5s	50,000 00	45,000 00
Louisville, St. Louis & Texas Ry. Co., 6s	26,000 00	15,080 00
Louisville & Nashville R. R. Co, 5s	25,000 00	25,000 00
Norfolk & Western R. R. Co., 5s	25,000 00	20,000 00
United Traction & Electric Ry. Co., 5s	25,000 00	25,625 00
Northern Pacific Terminal Co., 6s	25,000 00	26,500 00
Wabash R. R. Co., 5s	30,000 00	31,500 00
Missouri, Kansas & Texas Ry. Co., 5s	50,000 00	42,500 00
Metropolitan West Side Elevated Ry. of Chi, 5s	35,000 00	28,000 00
Missoula County, M. T., 7s	12,000 00	13,200 00
U. S. Illuminating Co., 6s	25,000 00	25,500 00
Lake Gas Co. of Chicago, 6s	50,000 00	51,000 00
Grand Rapids Gas Light Co., 5s	50,000 00	45,000 00
N. Y., New Haven & Hartford R. R. Co., deb., 4s	200,000 00	276,000 00
Ohio Southern R. R. Co., "Car Trusts," 6s	30,000 00	30,000 00
Dry Dock, East Broadway & Battery R. R. Co	5,000 00	8,750 00
New York & Harlem R. R. Co	56,250 00	160,312 50
Morris & Essex R R. Co	50,000 00	85,000 00
Beech Creek R. R. Co	100,000 00	97,500 00
Delaware & Hudson Canal Co	100,000 00	130,000 00
Pittsburgh, Ft. Wayne & Chicago R. R. Co., guar.	50,000 00	85,000 00
Syracuse, Binghamton & New York R. R. Co	100,000 00	175,000 00
Rensselaer & Saratoga R. R. Co	50,000 00	92,500 00
Chicago, Milwaukee & St. Paul Ry. Co., pref	80,000 00	104,000 00
Lake Shore & Michigan Southern Ry. Co	70,000 00	104,300 00
American Exchange Nat. Bank, New York	20,000 00	34,000 00
Nat. Shoe and Leather Bank, "	20,000 00	19,200 00
National Bank of the Republic, "	38,600 00	59,830 00
National Bank of Commerce, "	8,700 00	18,270 00
Fourth National Bank, "	20,000 00	38,000 00
Mercantile National Bank, "	10,000 00	18,000 00
National Park Bank, "	25,300 00	70,840 00
Chatham National Bank, "	30,000 00	102,000 00
Mechanics' Bank, Brooklyn	20,400 00	55,080 00
National City Bank, "	30,000 00	123,000 00
National Bank of Illinois, Chicago	13,500 00	35,100 00
Phenix National Bank, New York	4,000 00	4,600 00
Bond and Mortgage Guarantee Co	10,000 00	13,000 00
Brooklyn Bank, Brooklyn	7,500 00	12,750 00
Central and South American Telegraph Co	150,000 00	187,500 00
Western Union Telegraph Co	100,000 00	87,000 00
New York Mutual Gas Light Co	18,700 00	44,880 00
	$3,074,950 00	$3,917,397 50

Cash on hand and in bank	$499,908 67
Interest due and accrued on bonds not included in market value	10,355 80
Gross premiums in course of collection not more than three months due	706,344 60
All other property, viz.: Rents due and accrued	3,472 94
Total	$5,739,044 46
Less special deposits to secure liabilities in Virginia and Canada	174,500 00
Aggregate amount of all available assets	$5,564,544 46

LIABILITIES.

Net amount of unpaid losses		$274,929 52
Unearned premiums at 50 per cent. on fire risks under one year	$1,166,153 09	
Unearned premiums, *pro rata*, on fire risks running more than one year	2,448,359 46	
Amount of unearned premiums on all outstanding risks		3,614,512 55
Due and accrued for salaries and other miscellaneous expenses		2,266 66
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $111,633.35; return premiums, $80,248.31; re-insurance, $39,872.93		231,754 59
Total		$4,123,463 32
Less liabilities secured by special deposits: Unpaid losses, $2,265.00; unearned premiums, $96,093.94		98,358 94
Liabilities, except capital stock		$4,025,104 38
Surplus as regards policy holders		$1,539,440 08
Amount of capital stock paid up		1,000,000 00
Surplus over paid up capital		$539,440 08

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$5,433,629 91	
Deduct re-insurance, rebate and return premiums	1,634,716 85	
Net cash received for premiums during the year		$3,803,913 06
Interest on bonds and mortgages		6,298 44
Interest and dividends from all other sources		159,943 93
Income from all other sources		15,032 76
Received during the year in cash		$3,985,188 19

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$2,345,339 16
Cash dividends paid	100,000 00
Commissions and brokerage	651,169 92
Salaries, fees and wages	306,581 43
State, national and local taxes	77,551 28
All other payments	380,177 71
Expenditures during the year in cash	$3,860,819 50

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$582,670,984	$7,391,637 08
Written or renewed during the year	435,544,687	5,444,300 92
Total	$1,018,215,671	$12,835,938 00
Deduct those expired and marked off as terminated	364,931,448	4,561,643 84
In force at the end of the year	$653,284,223	$8,274,294 16
Deduct amount re-insured	74,730,184	928,836 05
Net amount in force December 31, 1895	$578,554,039	$7,345,458 11

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$180,753,715	$2,332,306 18
More than *one* and not more than *three* years to run	199,570,182	1,871,350 95
More than three years to run	198,230,142	3,141,800 98
Net amount in force December 31, 1895	$578,554,039	$7,345,458 11

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$101,542,724 09
Total losses paid from organization to date	52,510,918 19
Total losses incurred during the year	2,314,357 22
Total cash dividends declared since the company commenced business	3,574,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$33,145,884 00
Premiums received	541,504 11
Lossess paid	330,489 33
Losses incurred	322,621 82
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	2,500,000 00

PHOENIX INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 64 Pearl st., Hartford, Conn.; commenced business June, 1854; commenced business in Illinois February 3, 1857.]

D. W. C. SKILTON, President. GEO. H. BURDICK, Secretary.

H. W. MAGILL, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$5,100,000 00
Capital stock paid up in cash	2,000,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$476,917 68
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		154,212 58
Loans on bond and mortgage upon which more than one year's interest is due (of which $29,388.45 is in process of foreclosure)		71,127 71
Interest due and accrued on bond and mortgage loans		10,025 09
Total value of mortgaged premises	$514,670 00	
Market value of stocks and bonds owned by the company, viz.:		3,862,283 00

Stocks.	Par value.	Market value.
Ætna National Bank, Hartford	$30,000 00	$42,000 00
American National Bank, Hartford	50,000 00	70,000 00
Atlantic Trust Co., New York	10,000 00	18,500 00
Central " "	12,500 00	131,250 00
Charter Oak National Bank, Hartford	16,200 00	16,200 00
City Bank, Hartford	16,000 00	16,800 00
Connecticut River Bank, Hartford	3,000 00	4,000 00
Farmers and Mechanics' National Bank, Hartford	80,000 00	84,500 00
First National Bank, Wallingford	17,500 00	19,775 00
Franklin Trust Co., New York	40,000 00	96,000 00
Hartford National Bank, Hartford	108,000 00	149,350 00
Hartford Trust Co., Hartford	40,000 00	58,000 00
Home National Bank, Meriden	10,000 00	12,000 00
Imperial Bank, Toronto, Ont	13,300 00	24,073 00
Metropolitan Nat. Bank, Cincinnati (in liquida'n)	11,250 00	500 00
Merchants' Exchange National Bank, New York	5,400 00	6,480 00
Mercantile National Bank, Hartford	80,000 00	64,000 00
National Shoe and Leather Bank, New York	20,000 00	19,000 00
National Exchange Bank, Hartford	17,000 00	22,100 00
National German American Bank, St. Paul	12,500 00	8,125 00
New Britain National Bank, New Britain	20,000 00	31,000 00
Phœnix National Bank, Hartford	77,000 00	92,400 00
State Bank, Hartford	20,000 00	22,000 00
Waterbury National Bank, Waterbury	22,000 00	38,500 00
Security Company, Hartford	5,000 00	6,250 00
Bald Eagle Valley R. R. Co	25,000 00	50,000 00
Beech Creek R. R., guar., 4s	15,000 00	15,000 00

Stocks—*Continued.*	Par value.	Market value.
Chicago & Alton R. R. Co., common	$35,000 00	$56,000 00
Cleveland & Pittsburgh R. R. Co., guar., 7s	25,000 00	41,750 00
Ft. Wayne & Jackson R. R. Co., pref	50,000 00	62,500 00
Georgia R. R & Banking Co	20,000 00	36,700 00
Hartford & Conn. Western R. R. Co., guar., 2s	12,000 00	8,000 00
Illinois Central R. R. Co	100,000 00	95,000 00
Morris & Essex R. R. Co	50,000 00	88,500 00
N. Y., New Haven & Hartford R. R. Co	150,000 00	270,000 00
New York & Harlem R. R. Co	12,500 00	35,000 00
New York Central & Hudson R. R Co	50,000 00	49,000 00
Peoria & Bureau Valley R. R. River Co., guar., 8s.	50,000 00	87,500 00
Pittsburgh, McKeesport & Y. R. R. Co., guar., 6s	25,000 00	33,625 00
Rensselaer & Saratoga R. R. Co., guar., 8s	50,000 00	91,000 00
Sharon R R. of Pennsylvania, guar., 6s	25,000 00	25,750 00
Empire & Bay States Telegraph Co	15,000 00	11,475 00
Holyoke Water Power Co	132,000 00	330,000 00
Northwestern Telegraph Co	75,000 00	86,250 00
West End Street Ry. Co., Boston	20,000 00	26,400 00
Bonds.		
Georgia State, registered, 4½s	25,000 00	28,875 00
Brooklyn Wharf. & W. Co., 1st mort., gold, 5s	75,000 00	77,250 00
Ashland, Oregon, water, 6s	50,000 00	54,500 00
Brantford, Canada, 5s	25,000 00	27,875 00
Guelph, Canada, 5s	24,000 00	27,960 00
Victoria, British Columbia, 5s	20,000 00	23,000 00
Town of St. Henry, P. Q., 4½s	75,000 00	79,875 00
Province of New Brunswick, 4s	5,000 00	5,050 00
Columbus, O., improvement, 6s	12,000 00	12,720 00
Fostoria, O, water, 6s	25,000 00	25,000 00
Leavenworth City & Ft. Leavenworth, water, 6s	25,000 00	27,500 00
Hannibal, Mo., school, 6s and 7s	24,000 00	25,440 00
Northwestern Telegraph Co., guar., 7s	25,000 00	28,875 00
Naumkeag Street Ry. Co., 5s	25,000 00	25,000 00
Superior, Wis., improvement, 6s	25,000 00	26,000 00
Urbana, O, gas, 6s	25,000 00	25,000 00
Canadian, Pacific, 1st mort., Land Grant, R. R., 5s.	44,000 00	49,280 00
Cedar Rapids, I. Falls & Northw. R. R, guar., 6s	50,000 00	51,500 00
Chicago & Northwestern Ry., sinking fund, 6s	49,000 00	57,330 00
Chicago & Western Indiana R. R. 1st mort., 6s	49,000 00	52,920 00
" " " " gen. mort., 6s	100,000 00	119,000 00
Chi., Burlington & Quincy, convertible R R., 7s	10,000 00	10,100 00
Chi., R. I. & P., 1st mort., ext. and coll., 5s	25,000 00	26,250 00
Cin., Dayton & Ironton, 1st mort., gold, guar., 5s	25,000 00	27,000 00
Erie Ry., 1st mort., consols, 7s	50,000 00	71,000 00
Minneapolis Union Ry Co., guar., 6s	50,000 00	62,000 00
N. Y., Lackawanna & Western R. R., guar., 6s	50,000 00	67,500 00
N. Y., New Haven & Harlem R. R., debentures, 4s.	75,000 00	102,750 00
St. Paul, Eastern & G. Trunk, 1st mort., guar., 6s	10,000 00	11,500 00
Terre Haute & Logansport R. R., ext, guar., 6s	50,000 00	56,500 00
Terre Haute & Peoria, 1st mort., gold, guar., 5s	25,000 00	25,000 00
Texas & New Orleans, 1st mort., 7s	54,000 00	60,480 00
	$2,819,150 00	$3,862,283 00

Amount loaned on stocks and bonds as collateral		$31,700 00
Market value of collaterals	$47,326 00	
Cash on hand and in bank		169,040 12
Interest due and accrued on stocks not included in market value		3,800 00
Interest due and accrued on collateral loans and bank deposits		1,264 76
Gross premiums in course of collection not more than three months due		505,676 87
All other property, viz: Rents due and accrued, $5,282.45; due for re-insurance on losses paid, $17,689 42		22,971 87
Total		$5,209,019 68
Less special deposits to secure liabilities in Oregon and Canada		267,540 00
Aggregate amount of all available assets		$5,041,479 68

LIABILITIES.

Net amount of unpaid losses		$342,441 43
Unearned premiums at 50 per cent. on fire risks under one year	$1,084,764 19	
Unearned premiums, *pro rata*, on fire risks running more than one year	1,394,370 65	
Amount of unearned premiums on all outstanding risks		3,479,134 84
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		62,500 00
Total		$2,884,076 27
Less liabilities secured by special deposits: Unpaid losses, $15,145.10; unearned premiums, $130,917.45		146,062 55
Liabilities, except capital stock		$2,738,013 72

Surplus as regards policy holders	$2,303,465 96
Amount of capital stock paid up	2,000,000 00
Surplus over paid up capital	$303,465 96

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$3,949,679 54	
Deduct re-insurance, rebate and return premiums	597,529 15	
Net cash received for premiums during the year		$3,353,150 39
Interest on bonds and mortgages		10,632 57
Interest and dividends from all other sources		190,074 01
Income from all other sources		33,523 69
Received during the year in cash		$3,585,780 66

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$2,417,841 48
Cash dividends paid	280,000 00
Commissions and brokerage	549,619 73
Salaries, fees and wages	190,714 35
State, national and local taxes	78,130 23
All other payments	338,982 98
Expenditures during the year in cash	$3,855,288 77

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$381,879,635	$4,549,486 92
Written or renewed during the year	335,332,492	3,949,679 54
Total	$717,212,127	$8,499,166 46
Deduct those expired and marked off as terminated	287,576,131	3,602,730 83
Net amount in force December 31, 1895	$429,635,996	$4,896,435 63

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$187,763,562	$2,169,528 38
More than *one* and not more than *three* years to run	166,576,623	1,803,432 12
More than three years to run	75,295,811	923,475 13
Net amount in force December 31, 1895	$429,635,996	$4,896,435 63

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$62,184,881 24
Total losses paid from organization to date	38,047,470 01
Total losses incurred during the year	2,167,266 43
Total cash dividends declared since the company commenced business	6,685,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$16,161,262 00
Premiums received	195,775 27
Losses paid	132,384 23
Losses incurred	143,930 92
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	1,496,537 00

PROVIDENCE WASHINGTON INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Providence, Rhode Island; commenced business 1799; commenced business in Illinois June 1, 1855.]

J. H. DEWOLF, President. E. L. WATSON, Secretary.

R. J. SMITH, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	400,000 00

ASSETS.

Market value of stocks and bonds owned by the company, viz: $1,186,840 00

	Par value.	Market value.
Bonds.		
Boston & Providence R. R. Co	$100,000 00	$106,000 00
" & Maine "	10,000 00	11,500 00
Baltimore & Ohio "	25,000 00	28,750 00
Bath Gas and Electric Co	3,000 00	2,700 00
City of Pawtucket	25,000 00	26,500 00
Cleveland Electric Railway Co	10,000 00	10,300 00
Columbus Street "	10,000 00	10,100 00
Lehigh Valley R. R. Co	50,000 00	52,500 00
Morris & Essex "	25,000 00	35,000 00
New York, New Haven & Hartford R. R. Co	50,000 00	68,000 00
Rensselaer & Saratoga R. R. Co	12,000 00	17,280 00
Stocks.		
Fourth National Bank, New York	18,000 00	31,140 00
National Bank of Commerce, New York	34,000 00	70,720 00
" Park Bank, New York	30,000 00	81,600 00
American National Bank, Providence	25,000 00	22,500 00
Blackstone Canal National Bank, Providence	25,000 00	25,000 00
Commercial " "	15,000 00	14,400 00
Manufacturers' " "	30,000 00	42,600 00
Merchants' " "	25,000 00	31,500 00
Mechanics' " "	20,000 00	20,800 00
National Bank of Commerce, "	25,000 00	22,000 00
" North America, "	15,000 00	13,500 00
National Eagle Bank	15,000 00	16,500 00
Weybossett National Bank	10,000 00	8,600 00
Providence Gas Co	25,000 00	42,000 00
Chicago & Alton R. R. Co	60,000 00	94,800 00
" & Northwestern Railway Co., pref	20,000 00	28,800 00
Oswego & Syracuse R. R. Co	25,000 00	51,250 00
What Cheer Corporation (real estate) Co's Office	200,000 00	200,000 00
	$987,000 00	$1,186,340 00

Cash on hand and in bank	66,109 21
Gross premiums in course of collection not more than three months due	178,221 41
Bills receivable, not matured, taken for fire, marine and inland risks	48,610 33

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$842 65
Aggregate amount of all available assets	$1,479,280 95

LIABILITIES.

Net amount of unpaid losses		$120,437 06
Unearned premiums at 50 per cent. on fire risks under one year	$357,998 34	
Unearned premiums, *pro rata*, on fire risks running more than one year	278,912 67	
Unearned premiums at 50 per cent. on inland navigation risks	58,145 57	
Unearned premiums at 100 per cent. on marine risks	80,571 55	
Amount of unearned premiums on all outstanding risks		765,628 13
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $26,787.59; expenses, $14,950.24		41,737 83
Gross liabilities, except capital stock		$927,803 02
Surplus as regards policy holders		$551,477 93
Amount of capital stock paid up		400,000 00
Surplus over paid up capital		$151,477 93

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$1,119,855 88	$497,963 10	
Deduct re-insurance, rebate and return premiums	257,852 54	124,644 65	
Net cash received for premiums during the year	$862,003 34	$373,318 45	$1,235,321 79
Interest and dividends from all other sources			44,605 60
Received during the year in cash			$1,279,927 39

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$466,040 31	
Net amount paid for marine and inland losses	279,846 22	$745,886 53
Cash dividends paid		32,000 00
Commissions and brokerage		226,515 29
Salaries, fees and wages		82,556 79
State, national and local taxes		24,947 23
All other payments		67,659 08
Expenditures during the year in cash		$1,179,564 92

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$135,232,566	$1,431,858 10
Written or renewed during the year	110,592,340	1,151,918 73
Total	$245,824,906	$2,583,776 83
Deduct those expired and marked off as terminated	107,293,488	1,122,853 59
In force at the end of the year	$138,531,418	$1,460,923 24
Deduct amount re-insured	24,551,514	243,142 46
Net amount in force December 31, 1895	$113,979,904	$1,217,780 78

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$66,462,113	$706,297 98
More than *one* and not more than *three* years to run	27,221,600	298,164 58
More than three years to run	20,296,191	213,318 22
Net amount in force December 31, 1895	$113,979,904	$1,217,780 78

	Marine & inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$8,492,896	$243,856 51
Written during the year	98,844,150	481,536 02
Total	$107,337,046	$725,392 53
Deduct those expired and marked off as terminated	99,691,005	500,704 82
In force December 31, 1895	$7,646,041	$224,687 71
Deduct amount re-insured	1,749,033	37,860 87
Net amount in force	$5,897,008	$186,826 84

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$25,871,077 83
Total losses paid from organization to date	15,285,010 15
Total losses incurred during the year	733,853 76
Total cash dividends declared since the company commenced business	2,096,563 39

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, $6,053,649.00; marine and inland, $618,251.00	$6,671,900 00
Premiums received, fire, $58,565.04; marine and inland, $3,294.64	61,859 68
Losses paid, fire, $37,398 29; marine and inland, $2,393.18	39,791 47
Losses incurred, fire, $37,901.25; marine and inland, $2,893.18	40,794 43
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	817,675 00

QUEEN INSURANCE COMPANY OF AMERICA.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 49 Cedar st., New York, N. Y.; commenced business September 11, 1891; commenced business in Illinois October 8, 1891.]

J. A. MACDONALD, President. G. W. BURCHELL, Secretary.

JOSEPH M. ROGERS, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	500,000 00

ASSETS.

Value of real estate owned by the company, unincumbered	$25,000 00
Market value of stocks and bonds owned by the company, viz.:	3,363,698 86

Stocks and Bonds.	Par value.	Market value.
United States Government, 5s	$106,000 00	$120,310 00
" " 4s	370,000 00	432,900 00
District of Columbia, 3.65s	340,000 00	365,500 00
New York City Consolidated Dock, 3s	100,000 00	100,000 00
" " Additional Water, 3s	100,000 00	100,000 00
" " Gold Consolidated, 3s, 1925	25,000 00	25,000 00
" " " " 3s, 1920	50,000 00	50,000 00
" " " " 3s, 1914	50,000 00	50,000 00
City of Brooklyn Public Market Loan, 4s	50,000 00	54,656 65
" " Gold, 3½s	75,000 00	76,500 00
£10,000 New Zealand, 4s	49,000 00	49,000 00
£5,000 Quebec, 5s, loan of 1883	24,500 00	24,500 00
£6,000 Manitoba, 5s, debentures	29,400 00	29,400 00
Halifax, N. S., 5s	60,000 00	66,000 00
New York & Harlem R. R. Co	12,500 00	31,978 98
United New Jersey Railroad & Canal Co	44,300 00	99,744 18
N. Y., Lackawanna & Western R. R. Co	51,700 00	56,988 33
Rome, Watertown & Ogdensburgh R. R. Co	95,000 00	110,135 00
Pittsburgh, Ft. Wayne & Chicago R. R. Co	36,000 00	55,618 30
Morris & Essex R. R. Co	70,000 00	104,150 10
Rensselaer & Saratoga R. R. Co	25,000 00	42,437 50
Farmers' Loan & Trust Co	10,000 00	71,600 00
United States Government, 4s	90,000 00	98,100 00
New York, Lackawanna & Western, 1st mort., 6s	100,000 00	131,543 36
" " " 2d mort., 5s	100,000 00	116,313 17
Chicago & Southwestern, 1st mort., 7s	10,000 00	10,496 88
North Wisconsin, 1st mort., 6s	30,000 00	36,606 85
Chicago, Burlington & Quincy, 1st mort., 7s	25,000 00	28,498 31
Chi., Burl. & Quincy, Iowa Div., sinking fund, 4s	15,000 00	13,750 00
Chicago, Rock Island & Pacific, 1st mort., 6s	5,000 00	5,830 99
" " " " 5s	30,000 00	29,500 00
Fremont, Elkhorn & Missouri, 1st mort., 6s	10,000 00	11,879 07

Stocks and Bonds—*Continued.*	Par value.	Market value.
C., M. & St. P. (Dubuque Div.), 1st mort., 6s	$10,000 00	$10,982 51
" " (Chi. & Pac. W. Div.), 1st mort., 5s	18,000 00	18,716 72
" " (Wis. & Minn. Div.), 1st mort., 5s	33,000 00	33,110 00
" " (Hast. & Dak. Div.), 1st mort., 7s	15,000 00	17,134 76
" " (Chi & Mo. Div), 1st mort., 5s	30,000 00	28,900 00
Chicago & Northwestern Sinking Fund, 5s	49,000 00	51,137 81
Baltimore & Ohio, Loan 1885, 5s	10,000 00	10,000 00
Pennsylvania Co., gen. mort, 4½s	50,000 00	53,426 92
Morris & Essex, 1st consol. mort., 7s	110,000 00	148,828 15
Michigan Central, 1st mort, 5s	20,000 00	21,819 35
" " 1st consol. mort., 5s	23,000 00	23,859 95
Central R. R of New Jersey, gen. mort, 5s	80,000 00	89,170 15
Lake Shore & Michigan Southern, 2d mort., 7s	40,000 00	45,553 53
Canada Southern, 1st mort., 5s	25,000 00	25,982 93
Chi., St. P., Minn. & Omaha, consol. mort., 6s	25,000 00	28,848 45
Albany & Susquehanna, 1st mort., 6s	25,000 00	28,847 66
Detroit & Bay City, 1st mort., 8s	20,000 00	23,476 82
Northern Pacific, 1st land grant, 6s	41,000 00	45,193 04
Louisville & Nashville, 1st mort., 7s	15,000 00	15,548 13
Evansville & Indianapolis, 1st mort., 6s	25,000 00	21,250 00
Ohio & Miss Equipment Trust, 6s	8,000 00	2,615 00
Consolidated Gas Co of New York, 5s	20,000 00	20,412 81
	$2,875,400 00	$3,368,698 86
Cash on hand and in bank		$314,629 45
Interest due and accrued on stocks not included in market value		44,524 42
Interest due and accrued on bank balances		698 54
Gross premiums in course of collection not more than three months due		290,028 02
Bills receivable, not matured, taken for fire risks		965 30
All other property, viz.: Due for re-insurance on losses paid		41 87
Total		$4,039,586 46
Less special deposits to secure liabilities in Canada, Oregon, Virginia and Nebraska		398,650 00

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$7,265 38	
Aggregate amount of all available assets		$3,640,936 46

LIABILITIES.

Net amount of unpaid losses		$227,307 84
Unearned premiums at 50 per cent. on fire risks under one year	$793,099 83	
Unearned premiums, *pro rata*, on fire risks running more than one year	900,637 25	
Amount of unearned premiums on all outstanding risks		1,693,737 08
Due and accrued for salaries and other miscellaneous expenses		9,200 73
All other demands against the company, viz : Commissions and other charges due and to become due to agents and brokers, $54,224.50; return premiums, $31,679.77; re-insurance, $1,572.75; drafts not presented, $2,940.77		90,417 79
Total		$2,020,663 44
Less liabilities secured by special deposits: Unpaid losses, $15,349.26; unearned premiums, $237,799.36		253,148 62
Liabilities, except capital stock		$1,767,514 82
Surplus as regards policy holders		$1,873,421 64
Amount of capital stock paid up		500,000 00
Surplus over paid up capital		$1,373,421 64

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$2,722,253 58	
Deduct re-insurance, rebate and return premiums	568,813 22	
Net cash received for premiums during the year		$2,153,440 36
Interest and dividends from all other sources		122,714 66
Received during the year in cash		$2,276,155 02

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$1,190,951 95
Cash dividends paid	50,000 00
Commissions and brokerage	324,178 98
Salaries, fees and wages	166,150 82
State, national and local taxes	50,482 21
All other payments	126,445 62
Expenditures during the year in cash	$1,906,209 58

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$294,459,509	$3,412,886 87
Written or renewed during the year	229,021,026	2,668,614 89
Total	$523,480,535	$6,081,501 76
Deduct those expired and marked off as terminated	218,432,402	2,624,967 65
In force at the end of the year	$305,048,133	$3,456,534 11
Deduct amount re-insured	14,425,547	136,236 19
Net amount in force December 31, 1895	$290,622,586	$3,320,297 92

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$124,389,935	$1,586,199 67
More than *one* and not more than *three* years to run	107,872,921	1,054,832 24
More than three years to run	58,359,730	679,266 01
Net amount in force December 31, 1895	$290,622,586	$3,320,297 92

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$10,051,610 30
Total losses paid from organization to date	5,471,971 14
Total losses incurred during the year	1,178,023 98
Total cash dividends declared since the company commenced business	50,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$16,952,462 00
Premiums received	203,462 24
Losses paid	144,917 53
Losses incurred	183,817 74
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	3,004,100 00

READING FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 19 North Fifth st., Reading, Pa.; commenced business July 8, 1867; commenced business in Illinois April 27, 1885.]

WM. A. ARNOLD, President. S. E. ANCONA, Secretary.

WM. H. CUNNINGHAM, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	250,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$60,921 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		327,480 66
Loans on bond and mortgage upon which more than one year's interest is due		5,200 00
Interest due and accrued on bond and mortgage loans		3,801 64
Total value of mortgaged premises	$745,000 00	
Market value of stocks and bonds owned by the company, viz.:		224,800 00

Stocks and Bonds.	Par value.	Market value.
P. & R. R. R. Co., gen., 4s	$26,000 00	$19,240 00
Perkiomen R. R., 6s	2,000 00	2,000 00
Warren & Franklin R. R	1,000 00	1,020 00
P. & R. R. R., 7s	10,000 00	12,700 00
United States, registered, 4s	10,000 00	11,000 00
Reading Gas Co	6,250 00	15,000 00
South Reading Market House Co	8,100 00	4,080 00
East Pennsylvania R. R. Co	10,000 00	10,600 00
National Union Bank	8,750 00	12,900 00
Farmers' National Bank	1,500 00	3,800 00
Second National Bank	10,000 00	18,000 00
Reading Trust Co	77,200 00	100,360 00
Reading City Pass. Ry. Co	6,250 00	12,750 00
" " "	500 00	500 00
Scrip South Reading Market House Co	900 00	900 00
	$168,450 00	$224,800 00

Amount loaned on stocks and bonds as collateral		50,325 00
Market value of collaterals	$67,557 82	
Cash on hand and in bank		53,450 17
Interest due and accrued on collateral loans		744 22
Gross premiums in course of collection not more than three months due		28,645 27
All other property, viz.: Rents due and accrued, $31.25; due for reinsurance on losses paid, $1,926.80		1,957 55

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Bonds and mortgages not first liens	$600 00	
Premiums unpaid on policies which have been issued more than three months	827 04	
Ledger balances	207 04	
Total	$1,634 08	
Aggregate amount of all available assets		$757,325 51

LIABILITIES.

Net amount of unpaid losses		$44,995 68
Unearned premiums at 50 per cent. on fire risks under one year	$135,135 85	
Unearned premiums, *pro rata*, on fire risks running more than one year	139,364 58	
Amount of unearned premiums on all outstanding risks		274,499 93
Amount reclaimable on perpetual fire insurance policies		8,956 92
Cash dividends unpaid		1,089 20
All other demands against the company, viz.: State, city, county or other taxes and assessments, $1,000.00; commissions and other charges due and to become due to agents and brokers, $4,436.13; return premiums, $3,613.88		9,050 01
Gross liabilities, except capital stock		$333,591 74
Surplus as regards policy holders		$423,733 77
Amount of capital stock paid up		250,000 00
Surplus over paid up capital		$173,733 77

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$469,651 52	
Deduct re-insurance, rebate and return premiums	87,072 77	
Net cash received for premiums during the year		$382,578 75
Interest on bonds and mortgages		20,251 01
Interest and dividends from all other sources		13,086 20
Income from all other sources		3,180 78
Received during the year in cash		$419,096 74

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$243,426 54
Cash dividends paid		20,064 40
Commissions and brokerage		67,398 16
Salaries, fees and wages		11,255 50
State, national and local taxes		7,575 02
All other payments		31,091 17
Deposit premiums returned on perpetual fire risks	$71 25	
Expenditures during the year in cash		$380,810 79

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$47,175,094	$567,577 41
Written or renewed during the year	35,262,473	424,161 26
Total	$82,437,567	$991,738 67
Deduct those expired and marked off as terminated	35,756,803	447,772 95
In force at the end of the year	$46,680,764	$543,965 72
Deduct amount re-insured	561,159	6,041 90
Net amount in force December 31, 1895	$46,119,605	$537,923 82

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$20,977,944	$270,270 71
More than *one* and not more than *three* years to run	20,013,297	206,840 46
More than three years to run	5,689,523	66,854 55
Net amount in force December 31, 1895	$46,680,764	$543,965 72

PERPETUAL RISKS.

Perpetual risks in force December 31, 1895	$139,750 00	$4,175 12

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$3,759,552 25
Total losses paid from organization to date	2,047,126 73
Total losses incurred during the year	221,313 68
Total cash dividends declared since the company commenced business	417,560 86

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,048,624 00
Premiums received	23,780 34
Losses paid	20,901 99
Losses incurred	23,284 41
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	573,705 00

RELIANCE FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 429 Walnut st., Philadelphia, Pa.; commenced business August 9, 1841; commenced business in Illinois May 27, 1880.]

WILLIAM CHUBB, President. CHAS. J. WISTER, Jr., Secretary.

THOS. S. CUNNINGHAM, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$300,000 00
Capital stock paid up in cash	300,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$90,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		221,260 00
Interest due and accrued on bond and mortgage loans		2,680 80
Total value of mortgaged premises	$460,600 00	
Market value of stocks and bonds owned by the company, viz.:		$564,915 00

Stocks and Bonds.	Par value.	Market value.
United States 4s	$15,000 00	$16,650 00
City of Philadelphia 6s	46,000 00	47,980 00
" Pittsburgh 7s	30,000 00	33,000 00
" Pittsburgh 4s	18,000 00	19,800 00
" Quincy, Ill, 4½s	15,000 00	15,150 00
" Wilmington, Del., 4½s	10,000 00	11,000 00
" Wilmington, Del., 4s	10,000 00	10,500 00
American Steam Ship Co, 6s	5,000 00	5,100 00
United Company of New Jersey 4s	5,000 00	5,500 00
Lehigh Coal & Navigation Co., 6s	20,000 00	20,800 00
Lehigh Valley R. R. Co. coup., 6s	15,000 00	15,750 00
" " reg., 6s	5,000 00	5,250 00
" " 4½s	25,000 00	25,500 00
Easton & Amboy R. R. Co., 5s	20,000 00	21,800 00
North Pennsylvania R. R. Co., 7s	5,000 00	5,100 00
" " 7s	10,000 00	12,400 00
Louisville & Nashville R. R. Co., 6s	8,000 00	9,280 00
Northern Central R. R. Co., 6s	5,000 00	5,850 00
" " 6s	5,000 00	5,500 00
Philadelphia & Erie R. R. Co., 5s	25,000 00	29,500 00
Philadelphia & Baltimore Central R. R. Co., 5s	10,000 00	10,600 00
Pennsylvania R. R. Co., consols, 5s	4,000 00	4,680 00
Steubenville & Indiana R. R. Co, 5s	10,000 00	11,100 00
Pennsylvania Equipment Trust, 4s, certificates	15,000 00	15,000 00
Camden & Atlantic R. R. Co., 5s	30,000 00	31,500 00
Pennsylvania & New York Canal Co., 5s	40,000 00	43,600 00
" " " 4s	20,000 00	19,000 00
Car Trust of New York, G 3, 6s, certificates	1,000 00	1,000 00
Allentown Terminal R. R. Co, 4s	15,000 00	15,300 00
Philadelphia & Reading R. R. Co., 5s	10,000 00	9,900 00
Delaware River Ferry Co., 5s	10,000 00	10,300 00
Commercial National Bank	10,000 00	9,000 00
Mechanics' National Bank	2,500 00	2,725 00
Philadelphia Traction Co., 4s, collateral trust	5,000 00	5,150 00
People's Passenger Ry. Co., 4s	10,000 00	9,300 00
American Water Works Co. (Omaha W. W.), 5s	10,000 00	8,500 00
New York & Long Branch R. R. Co., 5s	5,000 00	5,700 00
Second Avenue Traction Co., Pittsburgh, Pa., 5s	15,000 00	15,450 00
International Navigation Co., 1st mort., 6s	5,000 00	5,200 00
Huntingdon & Broad Top Mtn. R. R. & Coal Co., 5s	10,000 00	10,500 00
	$534,500 00	$564,915 00

Cash on hand and in bank		27,245 98
Gross premiums in course of collection not more than three months due		46,928 51
All other property, viz.: Rents due and accrued, $331.50; re-insurance on losses paid and real estate owned by the company, $585.00		916 50
Aggregate amount of all available assets		$958,896 79

LIABILITIES.

Net amount of unpaid losses		$39,998 31
Unearned premiums at 50 per cent. on fire risks under one year	$118,874 96	
Unearned premiums, *pro rata*, on fire risks running more than one year	118,965 19	
Amount of unearned premiums on all outstanding risks		237,840 15
Amount reclaimable on perpetual fire insurance policies		132,642 38
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		9,256 35
Gross liabilities, except capital stock		$419,737 19
Surplus as regards policy holders		$534,159 60
Amount of capital stock paid up		300,000 00
Surplus over paid up capital		$234,159 60

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$392,708 68	
Deduct re-insurance, rebate and return premiums	88,441 97	
Net cash received for premiums during the year		$309,266 71
Interest on bonds and mortgages		7,705 79
Interest and dividends from all other sources		27,836 50
Income from all other sources		1,135 19
Deposit premiums received on perpetual fire risks	$6,627 25	
Received during the year in cash		$345,944 19

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$149,552 69
Cash dividends paid		18,000 00
Commissions and brokerage		75,340 69
Salaries, fees and wages		25,637 31
State, national and local taxes		7,983 10
All other payments		15,771 04
Deposit premiums returned on perpetual fire risks	$3,683 21	
Expenditures during the year in cash		$292,284 83

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$36,550,974	$421,195 88
Written or renewed during the year	36,788,567	400,134 10
Total	$73,339,541	$821,329 98
Deduct those expired and marked off as terminated	30,671,848	330,051 88
In force at the end of the year	$42,667,693	$491,278 10
Deduct amount re-insured	3,934,552	45,913 77
Net amount in force December 31, 1895	$38,733,141	$445,364 33

Recapitulation.

In force having from date of policy not more than *one* year to run	$21,112,985	$237,749 92
More than *one* and not more than *three* years to run	11,654,634	133,857 05
More than three years to run	5,965,522	73,757 36
Net amount in force December 31, 1895	$38,733,141	$445,364 33

Perpetual Risks.

Perpetual risks in force December 31, 1895	$5,273,994	$143,397 17

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$4,048,653 00
Total losses paid from organization to date	2,504,773 00
Total losses incurred during the year	164,045 00
Total cash dividends declared since the company commenced business	826,597 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$6,983,764 00
Premiums received	66,256 03
Losses paid	27,756 31
Losses incurred	32,246 22
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	920,550 00

ROCHESTER GERMAN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Rochester, N. Y.; commenced business February 28, 1872; commenced business in Illinois March 14, 1874.]

FREDERICK COOK, President. H. F. ATWOOD, Secretary.

WM. SCHRADER, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the company, unincumbered			$191,855 73
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			349,115 00
Interest due and accrued on bond and mortgage loans			8,304 53
Total value of mortgaged premises	$833,990 00		
Market value of stocks and bonds owned by the company, viz.:			224,100 00
Stocks and Bonds.	Par value.	Market value.	
Rochester Railway Co.	$165,000 00	$171,600 00	
Georgia State	25,000 00	25,000 00	
German American Bank of Rochester	10,000 00	17,500 00	
Rochester Title Insurance Co.	10,000 00	10,000 00	
	$210,000 00	$224,100 00	
Cash on hand and in bank			80,465 21
Interest due and accrued on stocks not included in market value			2,062 50
Gross premiums in course of collections not more than three months due			55,879 87
Total			$911,782 84
Less special deposits to secure liabilities in Georgia			25,000 00
Aggregate amount of all available assets			$886,782 84

LIABILITIES.

Net amount of unpaid losses		$27,691 44
Unearned premiums at 50 per cent. on fire risks under one year	$138,743 23	
Unearned premiums, *pro rata*, on fire risks running more than one year	160,402 60	
Amount of unearned premiums on all outstanding risks		299,145 83
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		1,390 64
Total		$328,227 91
Less liabilities secured by special deposits: Unpaid losses, $1,500.00; unearned premiums, $1,136.69		2,636 69
Liabilities, except capital stock		$325,591 22
Surplus as regards policy holders		$561,191 62
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$361,191 62

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$549,593 31	
Deduct re-insurance, rebate and return premiums	167,243 71	
Net cash received for premiums during the year		$382,349 60
Interest on bonds and mortgages		16,879 09
Interest and dividends from all other sources		8,658 85
Income from all other sources		20,435 74
Received during the year in cash		$428,323 28

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$190,206 19
Cash dividends paid	20,000 00
Commissions and brokerage	87,208 87
Salaries, fees and wages	28,128 18
State, national and local taxes	13,282 33
All other payments	32,974 21
Expenditures during the year in cash	$371,748 78

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$64,596,619	$724,012 33
Written or renewed during the year	46,829,172	537,941 89
Total	$111,425,791	$1,261,954 22
Deduct those expired and marked off as terminated	52,325,615	629,479 22
In force at the end of the year	$59,100,176	$632,475 00
Deduct amount re-insured	1,452,166	9,758 91
Net amount in force December 31, 1895	$57,648,010	$622,716 09

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$23,051,055	$277,486 46
More than *one* and not more than *three* years to run	28,702,119	267,865 17
More than three years to run	5,894,836	77,364 46
Net amount in force December 31, 1895	$57,648,010	$622,716 09

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$7,542,955 70
Total losses paid from organization to date	4,351,547 34
Total losses incurred during the year	184,895 44
Total cash dividends declared since the company commenced business	399,000 00
Total dividends declared payable in stock from organization	25,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$3,262,466 00
Premiums received	45,914 44
Lossess paid	29,885 68
Losses incurred	33,309 55
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	598,400 00

RUTGER'S FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 200 Park Row, New York, N. Y.; commenced business October 10, 1853; commenced business in Illinois July 30, 1877.]

EDWARD B. FELLOWS, President. HENRY C. KREISER, Secretary.

CHAS. L. BLISS, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$69,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		28,700 00
Interest due and accrued on bond and mortgage loans		350 83
Total value of mortgaged premises	$71,000 00	
Market value of stocks and bonds owned by the company, viz.:		217,680 00

Stocks and Bonds.	Par value.	Market value.
Registered U. S., District of Columbia	$50,000 00	$57,000 00
Capital stock N. Y. Cent. & Hudson Riv. R. R. Co.	24,000 00	24,000 00
Capital stock Del., Lack. & W. R. R Co	15,000 00	24,000 00
Capital stock Delaware & Hudson Canal Co	46,000 00	58,250 00
Capital stock Consolidated Gas Co. of N. Y.	30,000 00	44,700 00
Capital stock Tradesmen's National Bank	7,480 00	7,480 00
Capital stock Long Island R. R. Co.	2,500 00	2,200 00
	$175,980 00	$217,630 00

Cash on hand and in bank		18,476 21
Interest due and accrued on stocks not included in market value		1,751 43
Gross premiums in course of collection not more than three months due		14,467 51

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$243 00	
Aggregate amount of all available assets		$350,875 98

LIABILITIES.

Net amount of unpaid losses		$16,423 91
Unearned premiums at 50 per cent. on fire risks under one year	$44,569 70	
Unearned premiums, *pro rata*, on fire risks running more than one year	15,156 55	
Amount of unearned premiums on all outstanding risks		59,726 25
Due and accrued for salaries and other miscellaneous expenses		77 79
All other demands against the company, viz.: State, city, county or other taxes and assessments, $68.25; commissions and other charges due and to become due to agents and brokers, $2,967.04; return premiums, $1,275.30; re-insurance, $490.33		4,800 92
Gross liabilities, except capital stock		$81,028 87
Surplus as regards policy holders		$269,837 11
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$69,837 11

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$115,846 54	
Deduct re-insurance, rebate and return premiums	14,559 15	
Net cash received for premiums during the year		$101,287 39
Interest on bonds and mortgages		1,680 00
Interest and dividends from all other sources		9,926 39
Income from all other sources		2,285 00
Received during the year in cash		$115,178 78

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$45,166 32
Cash dividends paid	16,000 00
Commissions and brokerage	23,129 22
Salaries, fees and wages	11,608 31
State, national and local taxes	2,636 66
All other payments	6,211 18
Expenditures during the year in cash	$104,746 89

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$11,249,706	$118,356 50
Written or renewed during the year	11,271,918	121,138 03
Total	$22,521,626	$239,494 53
Deduct those expired and marked off as terminated	10,698,337	117,077 60
In force at the end of the year	$11,823,289	$122,416 93
Deduct amount re-insured	300,127	2,499 29
Net amount in force December 31, 1895	$11,523,162	$119,917 64

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$7,691,707	$89,139 40
More than *one* and not more than *three* years to run	3,666,873	28,953 20
More than three years to run	164,582	1,825 04
Net amount in force December 31, 1895	$11,523,162	$119,917 64

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$3,617,114 14
Total losses paid from organization to date	1,585,421 37
Total losses incurred during the year	49,605 12
Total cash dividends declared since the company commenced business	1,118,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,474,225 00
Premiums received	18,632 12
Losses paid	14,068 80
Losses incurred	16,404 78
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	464,958 00

SAGINAW VALLEY FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at East Side, Saginaw, Mich.; commenced business May 3, 1893; commenced business in Illinois November 17, 1893.]

WALTER S. EDDY, President. JOHN P. SHERIDAN, Secretary.

JAS. G. MILLIGAN, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$128,300 00
Interest due and accrued on bond and mortgage loans		1,865 83
Total value of mortgaged premises	$418,100 00	
Market value of bonds owned by the company, viz.:		23,943 00

Bonds.	Par value.	Market value.
Saginaw, Mich., Sewer	$12,500 00	$12,500 00
United States	1,300 00	1,443 00
Lincoln Township, Arenac Co., Mich.	10,000 00	10,000 00
	$23,800 00	$23,943 00

Amount loaned on stocks and bonds as collateral		$119,786 00
Market value of collaterals	$377,885 00	
Cash on hand and in bank		4,700 98
Interest due and accrued on stocks not included in market value		836 83
Interest due and accrued on collateral loans		3,964 05
Gross premiums in course of collection not more than three months due		11,519 41

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$474 96	
Loaned on insufficient security	604 00	
Total	$1,078 96	
Aggregate amount of all available assets		$289,918 05

LIABILITIES.

Net amount of unpaid losses		$8,264 28
Unearned premiums at 50 per cent. on fire risks under one year	$39,445 51	
Amount of unearned premiums on all outstanding risks		39,445 51
Due and accrued for salaries and other miscellaneous expenses		58 75
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $1,270.72; return premiums, $116.46; re-insurance, $6,755.50		8,142 68
Gross liabilities, except capital stock		$55,911 22
Surplus as regards policy holders		$234,006 83
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$34,006 83

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$125,680 86	
Deduct re-insurance, rebate and return premiums	48,741 08	
Net cash received for premiums during the year		$76,939 28
Interest on bonds and mortgages		10,862 14
Received during the year in cash		$87,801 42

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$30,897 65
Cash dividends paid	10,000 00
Commissions and brokerage	11,249 78
Salaries, fees and wages	6,331 69
State, national and local taxes	246 20
All other payments	8,300 24
Expenditures during the year in cash	$67,025 56

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$3,429,760 36	$74,824 92
Written or renewed during the year	6,411,371 00	130,538 90
Total	$9,841,131 36	$205,363 82
Deduct those expired and marked off as terminated	5,127,057 99	107,781 78
In force at the end of the year	$4,714,073 37	$97,582 04
Deduct amount re-insured	880,005 19	18,691 01
Net amount in force December 31, 1895	$3,834,068 18	$78,891 03

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$3,834,068 18	$78,891 03
Net amount in force December 31, 1895	$3,834,068 18	$78,891 03

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$283,221 96
Total losses paid from organization to date	69,791 04
Total losses incurred during the year	87,428 85
Total cash dividends declared since the company commenced business	10,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,017,947 00
Premiums received	14,071 02
Losses paid	5,820 93
Losses incurred	8,208 88
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	180,000 00

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at corner Third and Jackson sts., St. Paul, Minn.; commenced business May, 1865; commenced business in Illinois February 26, 1869.]

C. H. BIGELOW, President. A. W. PERRY, Secretary.

JAMES H. MOORE, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$1,000,000 00
Capital stock paid up in cash	500,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$458,827 19
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		415,149 93
Loans on bond and mortgage upon which more than one year's interest is due (of which all is in process of foreclosure)		98,750 00
Total value of mortgaged premises	$1,255,450 00	
Market value of stocks and bonds owned by the company, viz.:		613,430 00

Stocks and Bonds.	Par value.	Market value.
First National Bank, St. Paul, Minn	$32,000 00	$76,800 00
Merchants' National B'k, "	50,000 00	95,000 00
Second " "	5,000 00	13,400 00
Bank of Minnesota, "	13,000 00	16,900 00
St. Paul National Bank, "	33,200 00	29,880 00
First National Bank, Alexandria, Minn	4,500 00	5,850 00
Flour City National Bank, Minneapolis, Minn	6,000 00	6,000 00
St. Paul Trust Co., St. Paul, Minn	5,000 00	3,750 00
West Publish. Co., "	2,500 00	3,750 00
First National Bank, St Peter, Minn	3,000 00	4,050 00
" " Stillwater, Minn	5,000 00	7,250 00
Northwestern National Bank, Minneapolis, Minn.	4,500 00	6,750 00
First National Bank, Minneapolis, Minn	12,500 00	12,500 00
American Exchange Bank, Duluth, Minn	6,000 00	10,500 00
First National Bank Duluth, Minn	10,000 00	12,500 00
Northwestern National Bank, Superior, Wis	5,000 00	5,000 00
Pioneer Press Co., St. Paul, Minn., pfd	2,000 00	1,500 00
North Amer'n. Telegraph Co., Minneapolis, Minn.	10,000 00	10,000 00
State of Georgia, 8½s	25,000 00	28,750 00
Chi., St. P., M. & O. Ry., Consol., 1st mtg., 6s	50,000 00	62,000 00
C. N. Nelson Lumber Co., Minnesota, 6s	10,000 00	10,000 00
City of Faribault, Minn., 4½s	25,000 00	25,000 00
City of Jordan, Minn	33,000 00	33,000 00
Town of Vernon Centre, Minn., 7s	3,000 00	3,000 00
" Jo Davies, Minn., 7s	5,500 00	5,500 00
" Elmore, Minn., 7s	6,500 00	6,500 00
" Garden City, Minn., 7s	500 00	500 00
" Winnebago City, Minn., 7s	10,000 00	10,000 00
Village of Winnebago City, Minn., 7s	5,000 00	5,000 00

Stocks and Bonds—*Continued.*	Par value.	Market value.
Town of Pilot Grove, Minn., 7s	$5,000 00	$5,000 00
" Mazeppa, Minn., 7s	5,000 00	5,000 00
" Blue Earth City, Minn., 7s	36,000 00	36,000 00
County of Pine, Minnesota, 10s	4,500 00	4,500 00
" Rock, " 10s	24,000 00	24,000 00
" Dawson, Mont., 8s	1,500 00	1,500 00
" Kidder, N. D., 6s	9,000 00	9,000 00
" Barnes & Cass, N. D., Jt. School Dis., 8s	8,000 00	8,000 00
" Carver, Minn., School District, 7s	3,500 00	3,500 00
School District 11, Big Stone County, Minn., 6s	3,000 00	3,000 00
County of Jerauld, S. D., School Township, 8s	1,200 00	1,200 00
" Barnes & Cass, N. D., School Dist., 8s.	2,100 00	2,100 00
	$435,500 00	$618,480 00

Amount loaned on stocks and bonds as collateral		$249,506 08
Market value of collaterals	$356,600 00	
Cash on hand and in bank		116,322 91
Gross premiums in course of collection not more than three months due		190,110 37
Bills receivable, not matured, taken for fire, marine and inland risks		27,868 01
Aggregate amount of all available assets		$2,164,959 44

LIABILITIES.

Net amount of unpaid losses		$119,052 12
Unearned premiums at 50 per cent. on fire risks under one year	$358,597 08	
Unearned premiums, *pro rata*, on fire risks running more than one year	467,982 24	
Unearned premiums at 50 per cent. on inland navigation risks	59,854 32	
Amount of unearned premiums on all outstanding risks		885,933 64
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		28,516 55
Gross liabilities, except capital stock		$1,033,502 31
Surplus as regards policy holders		$1,131,457 13
Amount of capital stock paid up		500,000 00
Surplus over paid up capital		$631,457 13

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$1,347,756 92	$221,877 45	
Deduct re-insurance, rebate and return premiums	225,934 81	27,893 50	
Net cash received for premiums during the year	$1,121,824 61	$193,983 95	$1,315,808 56
Interest on bonds and mortgages			38,413 49
Interest and dividends from all other sources			67,157 75
Income from all other sources			8,492 53
Received during the year in cash			$1,429,871 33

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$652,590 03	
Net amount paid for marine and inland losses	148,275 45	$800,865 48
Cash dividends paid		50,000 00
Commissions and brokerage		288,347 33
Salaries, fees and wages		63,553 43
State, national and local taxes		27,581 61
All other payments		82,076 43
Expenditures during the year in cash		$1,307,384 28

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$124,536,919	$1,674,258 62
Written or renewed during the year	91,698,308	1,375,145 53
Total	$216,235,227	$3,049,404 15
Deduct those expired and marked off as terminated	85,525,079	1,301,612 50
In force at the end of the year	$130,710,148	$1,747,791 65
Deduct amount re-insured	5,228,040	70,553 72
Net amount in force December 31, 1895	$125,482,108	$1,677,237 93

RECAPITULATION.

In force having from date of policy not more than *one* year to run....	$51,564,567	$717,194 17
More than *one* and not more than *three* years to run.....	41,436,189	495,510 47
More than three years to run.....	32,491,352	464,583 29
Net amount in force December 31, 1895.....	$125,482,108	$1,677,287 93

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	$3,026,116	$106,289 78
Written during the year.....	20,388,504	223,183 79
Total.....	$23,364,620	$281,473 57
Deduct those expired and marked off as terminated	19,865,555	212,764 88
In force December 31, 1895.....	$3,499,065	$118,708 64

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	$19,741,523 88
Total losses paid from organization to date.....	12,568,549 71
Total losses incurred during the year.....	760,518 54
Total cash dividends declared since the company commenced business.....	1,246 694 47

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, $6,480,431.00; marine and inland, $2,221,758.00.....	$8,702,189 00
Premiums received, fire, $70,049.72; marine and inland, $11,829.94.....	81,879 66
Losses paid, fire, $50,722 78; marine and inland, $8,662.36	59,385 14
Losses incurred, fire, $51,940.26; marine and inland, $9,714.96.....	61,655 22
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan.....	$1,377,850 00

SECURITY INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at New Haven, Conn.; commenced business April, 1841; commenced business in Illinois April 22, 1875.]

CHAS. S. LEETE, President. H. MASON, Secretary.

CHARLES W. DREW, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized.....	$400,000 00
Capital stock paid up in cash.....	200,000 00

ASSETS.

Value of real estate owned by the company, unincumbered.....		$78,600 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....		132,145 00
Interest due and accrued on bond and mortgage loans.....		1,988 94
Total value of mortgaged premises.....	$425,965 00	
Market value of stocks and bonds owned by the company, viz.:.....		329,368 78

Stocks and Bonds.	Par value.	Market value.
Tradesmen's National Bank, New Haven	$16,000 00	$22,720 00
Second National Bank, New Haven	11,700 00	19,890 00
Merchants' National Bank, New Haven	25,000 00	32,500 00
Yale National Bank, New Haven	17,800 00	21,004 00
New Haven National Bank, New Haven	21,000 00	35,700 00
New Haven County National Bank, New Haven	18,880 00	26,362 00
First National Bank, New Haven	13,300 00	18,620 00
American Exchange National Bank, New York	10,000 00	17,000 00
Western National Bank, New York	7,500 00	8,625 00
Southern New England Telephone Co.	5,000 00	5,000 00
New York Steam Power Co	2,500 00	1,543 38
Chicago, Rock Island & Pacific R R	11,000 00	7,480 00
Cleveland, Cin., Chi & St. L. Ry. Co., preferred	10,000 00	9,300 00
Macon (Ga.) Gas Light and Water Co. 1st mort. 6s	10,000 00	6,500 00
Minneapolis & St. Louis R. R., 1st mort., 7s	4,000 00	4,680 00
Savannah & Western R. R., 1st mort., 5s	10,000 00	1,574 40
New York & New England R. R., 1st mort., 7s	19,000 00	22,800 00
New York & New England R. R., 1st mort., 6s	9,000 00	10,170 00
N. Y., New Haven & Hartford R.R., conv. deb. 4s	5,000 00	6,800 00
Columbus & Hocking Coal & Iron Co., 1st mort. 6s	10,000 00	8,000 00
Southern Railway, 1st mort., 5s	10,000 00	9,100 00
Southern New England Telephone Co., 5s	2,000 00	2,050 00
Southern New England Telephone Co, 5s	4,000 00	4,000 00
City of Indianapolis, 6s	8,650 00	8,650 00
City of Omaha (Neb.) 5s	10,000 00	10,800 00
City of Superior (Wis.) 6s	10,000 00	10,000 00
Town of Wallingford, 4½s	8,500 00	8,500 00
	$289,780 00	$329,368 78
Amount loaned on stocks and bonds as collateral		$13,070 00
Market value of collaterals	$17,818 50	
Cash on hand and in bank		64,550 29
Interest due and accrued on collateral loans		587 96
Gross premiums in course of collection not more than three months due		78,973 04
Bills receivable, not matured, taken for fire, marine and inland risks		4,120 21
All other property, viz.: Rents due and accrued, $41.66; due for re-insurance on losses paid, $35.73		77 39
Aggregate amount of all available assets		$708,481 56

LIABILITIES.

Net amount of unpaid losses		$40,998 04
Unearned premiums at 50 per cent. on fire risks under one year	$163,867 85	
Unearned premiums, *pro rata*, on fire risks running more than one year	161,402 87	
Unearned premiums at 100 per cent. on marine risks	12,554 22	
Amount of unearned premiums on all outstanding risks		342,824 94
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $17,360.46; re-insurance, $1,284.04		18,644 50
Gross liabilities, except capital stock		$402,467 48
Surplus as regards policy holders		$301,014 08
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$101,014 08

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$593,248 47	$97,840 84	
Deduct re-insurance, rebate and return premiums	132,998 53	45,000 97	
Net cash received for premiums during the year	$460,249 94	$52,839 47	$513,089 41
Interest on bonds and mortgages			7,078 92
Interest and dividends from all other sources			16,959 85
Received during the year in cash			$537,128 68

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$239,810 80	
Net amount paid for marine and inland losses	5[illegible],772 81	$285,583 11
Cash dividends paid		12,000 00
Commissions and brokerage		113,286 46
Salaries, fees and wages		47,362 04
State, national and local taxes		4,904 53
Expenditures during the year in cash		$460,286 14

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$56,658,021	$571,816 52
Written or renewed during the year	59,781,928	618,062 40
Total	$116,439,949	$1,189,878 92
Deduct those expired and marked off as terminated	48,808,559	499,413 72
In force at the end of the year	$67,631,390	$690,465 20
Deduct amount re-insured	4,604,369	61,296 44
Net amount in force December 31, 1895	$63,027,021	$629,168 76

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$31,547,541	$387,735 71
More than *one* and not more than *three* years to run	24,523,023	205,143 51
More than three years to run	6,956,457	86,289 54
Net amount in force December 31, 1895	$63,027,021	$629,168 76

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$504,715	$16,945 48
Written during the year	5,050,876	99,901 12
Total	$5,555,591	$116,846 60
Deduct those expired and marked off as terminated	5,051,571	100,311 31
In force December 31, 1895	$504,020	$16,535 29
Deduct amount re-insured	138,670	3,981 07
Net amount in force	$365,350	$12,554 22

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$8,949,755 08
Total losses paid from organization to date	6,121,004 80
Total losses incurred during the year	276,697 45
Total cash dividends declared since the company commenced business	427,281 00
Total dividends declared payable in stock from organization	50,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$5,251,227 00
Premiums received	68,767 70
Losses paid	26,179 80
Losses incurred	26,734 09
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	800,975 00

SECURITY FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 121 E. Third st., Cincinnati, O.; commenced business July 19, 1881; commenced business in Illinois March 16, 1888.]

F. A. ROTHIER, President. ADAM BENUS, Secretary.

GRANGER SMITH, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$150,000 00
Capital stock paid up in cash	150,000 00

ASSETS.

Market value of stocks owned by the company, viz.:		$214,304 50

Stocks.	Par value.	Market value.
German National Bank	$5,000 00	$10,000 00
Metropolitan National Bank	12,300 00	615 00
Columbus & Xenia R. R	2,750 00	5,087 50
Little Miami R. R.	7,250 00	12,543 50
Citizens' National Bank	5,000 00	10,500 00
Cincinnati Street Ry. Co	14,550 00	16,296 00
Mt. Adams & Eden Park Inclined Ry	33,550 00	35,456 00
Farmers' Insurance Co	1,500 00	150 00
Eureka Insurance Co	7,100 00	14,910 00
Cincinnati, Hamilton & Dayton R. R., pref.	10,000 00	9,300 00
Amazon Insurance Co	1,800 00	270 00
Cin., Portsm'th, Big Sandy & Pomeroy Packet Co.	6,200 00	3,100 00
Cincinnati Gas Light & Coke Co	22,200 00	44,400 00
Cincinnati, New Orleans & Texas Pacific R. R.	4,000 00	1,400 00
Cincinnati Leaf Tobacco Warehouse Co., pref.	5,000 00	5,500 00
City & Suburban Telegraph Association	11,000 00	17,600 00
Cincinnati Inclined Plane R. R., pref.	3,250 00	3,250 00
Union Stock Yards, pref.	6,150 00	5,227 50
Grand Hotel Co.	17,700 00	17,700 00
	$175,300 00	$214,304 50

Amount loaned on stocks and bonds as collateral		3,872 50
Market value of collaterals	$6,300 00	
Cash on hand and in bank		10,022 17
Interest due and accrued on stocks not included in market value		2,434 32
Interest due and accrued on collateral loans		13 75
Gross premiums in course of collection not more than three months due		34,331 76
Bills receivable, not matured, taken for fire, marine and inland risks		2,896 14
Aggregate amount of all available assets		$267,877 14

LIABILITIES.

Net amount of unpaid losses		$11,250 00
Unearned premiums at 50 per cent on fire risks under one year	$31,339 19	
Unearned premiums, *pro rata*, on fire risks running more than one year	40,078 75	
Unearned premiums at 50 per cent. on inland navigation risks	4,134 02	
Amount of unearned premiums on all outstanding risks		75,551 96
Due other insurance companies		5,643 02
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		5,113 24
Gross liabilities, except capital stock		$97,558 22
Surplus as regards policy holders		$170,318 92
Amount of capital stock paid up		150,000 00
Surplus over paid up capital		$20,318 92

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$130,151 04	$18,293 36	
Deduct re-insurance, rebate and return premiums	33,135 07	4,275 42	
Net cash received for premiums during the year	$97,015 97	$14,017 94	$111,033 91
Interest and dividends from all other sources			10,074 55
Received during the year in cash			$121,108 46

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$55,440 94	
Net amount paid for marine and inland losses	17,853 53	$73,294 47
Cash dividends paid		9,000 00
Commissions and brokerage		23,872 68
Salaries, fees and wages		5,888 00
State, national and local taxes		1,316 01
All other payments		5,048 27
Expenditures during the year in cash		$118,369 43

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$12,214,212	$150,474 55
Written or renewed during the year	10,820,887	126,207 99
Total	$23,035,099	$276,682 54
Deduct those expired and marked off as terminated	9,177,142	112,922 70
In force at the end of the year	$13,857,957	$163,759 84
Deduct amount re-insured	1,961,537	24,052 21
Net amount in force December 31, 1895	$11,896,420	$139,707 63

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$5,444,428	$62,678 38
More than *one* and not more than *three* years to run	3,961,840	43,469 63
More than three years to run	2,490,152	33,559 62
Net amount in force December 31, 1895	$11,896,420	$139,707 63

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$140,107	$9,655 25
Written during the year	391,935	18,015 45
Total	$532,042	$27,670 70
Deduct those expired and marked off as terminated	381,693	17,249 71
In force December 31, 1895	$150,349	$10,420 99
Deduct amount re-insured	34,000	2,152 95
Net amount in force	$116,349	$8,268 04

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$1,020,691 71
Total losses paid from organization to date	622,153 96
Total losses incurred during the year	90,556 12
Total cash dividends declared since the company commenced business	110,250 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,237,136 00
Premiums received	17,641 03
Losses paid	10,883 15
Losses incurred	13,508 53
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	258,919 50

SCHUYLKILL FIRE INSURANCE COMPANY.

PERIOD ENDING FEBRUARY 3, 1895.

[Located at No. 1001 Chestnut st., Philadelphia, Pa., commenced business September 8, 1825; commenced business in Illinois, February 21, 1896.]

ALEX BALFOUR, President. JAMES G. BALFOUR, Secretary.

SAMUEL E. FORSYTHE, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$52,850 00
Interest due and accrued on bond and mortgage loans		628 53
Market value of stocks and bonds owned by the company, viz.:		82,711 99

Stocks and Bonds.	Par value.	Market value.
Newark Passenger Ry., 1st con. mort., gold, 5s	$21,000 00	$22,162 50
Atlantic City R. R. Co., gold. mort., 5s	18,000 00	18,623 50
Southern Ry., 1st con. mort., gold, 5s	9,000 00	8,312 50
Choctaw, Oklahoma Gulf R. R. Co., 1st mort., 6s	7,000 00	7,544 49
Peoples' Passenger Ry., cert., 4s	1,000 00	910 00
Electric & Peoples' Traction, cert.	34,000 00	25,160 00
	$90,000 00	$82,711 99

Cash on hand and in bank	106,081 31
Gross premiums in course of collection not more than three months due	25,119 02
Aggregate amount of all available assets	$267,840 85

LIABILITIES.

Net amount of unpaid losses		$5,500 00
Unearned premiums at 50 per cent. on fire risks under one year	$24,746 92	
Amount of unearned premiums on all outstanding risks		24,746 92
Due and accrued for salaries and other miscellaneous expenses		5,023 80
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		3,767 85
Gross liabilities, except capital stock		$39,038 57
Surplus as regards policy holders		$228,302 28
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$28,302 28

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$24,374 83	
Deduct re-insurance, rebate and return premiums	1,145 24	
Net cash received for premiums during the year		$23,229 59
Interest and dividends from all other sources		701 69
Received during the year in cash		$23,931 28

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$88 93
Commissions and brokerage	3,439 80
Salaries, fees and wages	3,128 31
State, national and local taxes	199 14
All other payments	495 80
Expenditures during the year in cash	$7,387 98

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
Written, period ending February 3, 1896	$3,790,115	$52,082 09
Deduct those expired and marked off as terminated	197,875	2,588 24
In force February 3, 1896	$3,592,240	$49,493 85

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$3,592,240	$49,493 85
Net amount in force December 31, 1895	$3,592,240	$49,493 85

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$23,229 59
Total losses paid from organization to date	88 93
Total losses incurred during the year	5,583 93

BUSINESS IN THE STATE OF ILLINOIS DUBING THE YEAR.

Amount of risks taken, fire	$339,750 00
Premiums received	2,302 50
Losses incurred	2,500 00
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	95,250 00

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Year Ending December 31, 1895.

[Located at Springfield, Mass.; commenced business 1851; commenced business in Illinois May 7, 1855.]

A. W. DAMON, President. S. J. HALL, Secretary.

AMOS J. HARDING, Attorney in Illinois, at Chicago

CAPITAL.

Capital stock authorized	$1,500,000 00
Capital stock paid up in cash	1,500,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$134,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		521,725 00
Interest due and accrued on bond and mortgage loans		14,325 77
Total value of mortgaged premises	$970,500 00	
Market value of stocks and bonds owned by the company, viz.:		2,665,772 00

Bonds.	Par value.	Market value.
United States, 6s, cur. reg	$98,000 00	$102,000 00
Amherst, Mass., Water Co., 5s, reg	16,000 00	16,640 00
Ann Arbor, Mich., Water Co., 6s, reg	50,000 00	54,000 00
Berkshire, Mass., " 5s, reg	15,000 00	15,600 00
Wakefield, " " 6s, reg	50,000 00	54,000 00
West Springfield, Mass., Aqueduct Co., 5s, reg	25,000 00	27,500 00
Chi., Burl. & Quincy, R. R., 4s, reg., Denver ext	10,000 00	9,400 00
" " " 5s, reg., conv	11,000 00	11,330 00
" " " 7s, reg	5,000 00	6,000 00
" & Northern R. R., 5s, reg	11,000 00	11,550 00
Chicago, Milwaukee & St. Paul R. R., 7s, reg	10,000 00	12,700 00
" & Northwestern R. R., sinking fd., 6s, reg.	50,000 00	57,000 00
Detroit, Lansing & Northern R. R., 7s, reg	2,000 00	1,360 00
Kansas City, St. Joe & Council Bluffs R.R., 7s, reg	100,000 00	123,000 00
New York & Harlem R. R., 7s, reg	10,000 00	11,400 00
" New Haven & Hartford R. R., deb., 4s	60,000 00	81,600 00
St. Paul, Minneapolis & Manitoba R. R., 6s, reg	50,000 00	58,500 00
Union Pacific R. R., col. trust, 6s, reg	47,000 00	45,590 00
Stocks.		
Boston & Albany R. R	150,000 00	310,500 00
Chicago & Alton R. R	68,400 00	101,440 00
" Burlington & Quincy R. R	75,000 00	57,750 00
" Milwaukee & St. Paul R.R. pref	55,000 00	69,850 00
" Rock Island & Pacific R. R	55,000 00	37,400 00
Conn. & Passumpsic Rivers R. R., gua'd	50,000 00	52,500 00
Illinois Central R. R	56,300 00	58,922 00
New York & Harlem R. R	50,000 00	140,000 00
" New Haven & Hartford R. R	205,000 00	369,000 00
Pennsylvania R. R	30,000 00	31,200 00
Rome, Watertown & Ogdensburg R. R	24,000 00	28,800 00
West End Street Railway, pref	50,000 00	88,000 00
Agawam National Bank, Springfield	20,300 00	20,300 00
Chapin " "	10,000 00	18,500 00
Chicopee " "	10,400 00	16,120 00
City " "	10,000 00	14,700 00

Stocks—*Continued.*			Par value.	Market value.
First	National Bank,	Springfield	$20,000 00	$23,000 00
John Hancock	"	"	20,000 00	22,000 00
Pynchon	"	"	12,700 00	19,050 00
Second	"	"	20,000 00	27,000 00
Third	"	"	20,000 00	42,000 00
Atlas	"	Boston	10,000 00	12,300 00
Boston	"	"	10,000 00	10,000 00
Boylston	"	"	15,000 00	19,200 00
Eliot	"	"	10,000 00	13,000 00
Freeman's	"	"	10,000 00	8,800 00
Howard	"	"	30,000 00	27,900 00
Merchants'	"	"	10,000 00	15,300 00
National Bank of	Commonwealth,	Boston	20,000 00	27,600 00
"	Commerce,	"	10,000 00	11,200 00
National Exchange	Bank,	"	10,000 00	12,200 00
New England National	Bank,	"	10,000 00	15,600 00
Old Boston	"	"	10,000 00	11,000 00
Shawmut	"	"	10,000 00	10,800 00
Tremont	"	"	10,000 00	9,300 00
Washington	"	"	10,000 00	10,800 00
Webster	"	"	10,000 00	10,300 00
Winthrop	"	"	6,000 00	7,860 00
First	"	Chicopee	6,500 00	9,425 00
Franklin County	"	Greenfield	6,700 00	7,035 00
City	"	Holyoke	25,000 00	28,750 00
First	"	Lynn	5,000 00	7,250 00
Monson	"	Monson	1,000 00	1,500 00
Adams	"	North Adams	2,000 00	2,400 00
First	"	Northampton	6,000 00	7,800 00
Northampton	"	"	10,000 00	15,000 00
Palmer	"	Palmer	8,700 00	5,550 00
Ware	"	Ware	7,500 00	8,250 00
Bank of North America,	New York		7,000 00	10,150 00
Continental National Bank,	New York		20,000 00	26,000 00
Fourth	"	"	20,000 00	36,000 00
National Bank of Commerce	"		10,000 00	20,600 00
St. Paul National Bank,	St. Paul,	Minn	10,000 00	11,000 00
			$1,966,500 00	$2,665,772 00

Amount loaned on stocks and bonds as collateral		$57,096 20
Market value of collaterals	$75,267 00	
Cash on hand and in bank		187,193 14
Interest due and accrued on stocks not included in market value		28,139 48
Interest due and accrued on collateral loans		1,427 41
Gross premiums in course of collection not more than three months due		239,461 01
All other property, viz: Rents due and accrued		1,005 16
Total		$3,845,145 17
Less special deposits to secure liabilities in Oregon		51,300 00
Aggregate amount of all available assets		$3,793,845 17

LIABILITIES.

Net amount of unpaid losses		$184,311 26
Unearned premiums at 50 per cent. on fire risks under one year	$662,055 15	
Unearned premiums, *pro rata*, on fire risks running more than one year	848,250 08	
Amount of unearned premiums on all outstanding risks		1,510,305 23
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		35,919 10
Total		$1,730,535 59
Less liabilities secured by special deposits: Unpaid losses, $26.50; unearned premiums, $7,475.69		7,502 19
Liabilities, except capital stock		$1,723,033 40
Surplus as regards policy holders		$2,070,311 77
Amount of capital stock paid up		1,500,000 00
Surplus over paid up capital		$570,311 77

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$2,400,487 42	
Deduct re-insurance, rebate and return premiums	361,296 02	
Net cash received for premiums during the year		$2,039,141 40
Interest on bonds and mortgages		18,334 89
Interest and dividends from all other sources		126,761 98
Income from all other sources		4,838 98
Received during the year in cash		$2,189,077 25

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$1,113,354 07
Cash dividends paid	150,000 00
Commissions and brokerage	298,239 78
Salaries, fees and wages	83,712 00
State, national and local taxes	62,167 47
All other payments	193,727 31
Expenditures during the year in cash	$1,901,200 63

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$208,738,089	$2,709,909 26
Written or renewed during the year	170,125,800	2,381,762 43
Total	$378,858,889	$5,091,671 69
Deduct those expired and marked off as terminated	108,462,668	2,091,919 75
In force at the end of the year	$270,396,221	$2,999,751 94
Deduct amount re-insured	8,483,584	101,462 45
Net amount in force December 31, 1895	$261,912,637	$2,898,289 49

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$109,947,248	$1,824,110 30
More than *one* and not more than *three* years to run	96,620,282	940,194 61
More than three years to run	55,345,157	633,984 58
Net amount in force December 31, 1895	$261,912,637	$2,898,289 49

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$36,395,887 96
Total losses paid from organization to date	22,549,644 94
Total losses incurred during the year	1,104,891 83
Total cash dividends delared since the company commenced business	3,254,542 00
Total dividends declared payable in stock from organization	1,000,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$12,081,064 00
Premiums received	164,590 52
Losses paid	85,933 55
Losses incurred	98,611 99
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	1,879,484 00

SPRING GARDEN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 431 Walnut st., Philadelphia, Pa.; commenced business August 29, 1835; commenced business in Illinois February 16, 1883.]

CHARLES ROBERTS, President. CLARENCE E. PORTER, Secretary.

ROBERT S. CRITCHELL, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$400,000 00
Capital stock paid up in cash	400,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$338,800 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		190,150 00
Interest due and accrued on bond and mortgage loans		3,952 02
Total value of mortgaged premises	$349,275 00	
Market value of stocks and bonds owned by the company, viz.:		703,666 00

Stocks and Bonds.	Par value.	Market value.
City of St. Joseph, 6s, funding	$20,000 00	$22,200 00
Pittsburg, Cin. & St. Louis R. R., reg., 7s	30,000 00	34,575 00
Lehigh Valley R. R., "annuity," 6s	20,000 00	25,300 00
People's Passenger Ry. Co., 1st mort., 7s	10,000 00	11,800 00
Lehigh Coal & Navigation Co., cons., 7s	20,000 00	26,400 00
American Steamship Co., 6s	5,000 00	5,112 00
Terre Haute & Logansport R. R., 6s, 1913	20,000 00	21,400 00
Cleve., Col., Cin. & Ind. R. R., gen. mort., 6s	10,000 00	12,500 00
Jacksonville, Louisv. & St. L. R. R., con. mort., 6s	21,000 00	10,500 00
Columbus & Cin. Midland R. R., 1st mort., 4½s	20,000 00	15,000 00
Zanesville & Ohio River Ry., 1st mort., 6s	10,000 00	1,500 00
Clearfield & Jefferson R. R., 1st mort., 6s	15,000 00	17,250 00
Jacksonv., Tampa & Key West R. R., 1st mort., 6s	10,000 00	8,000 00
Philadelphia & Reading R. R. Co., 5s, "stamped"	24,000 00	23,760 00
Pennsylvania & N. Y. Canal & R. R. Co., con., 5s	10,000 00	10,900 00
Allegheny Valley R. R. Co., 1st mort., 7s	20,000 00	25,800 00
Philadelphia & Reading R R. Co., "terminal," 5s	10,000 00	10,525 00
Robert H. Coleman, 1st mort., 5½s	5,000 00	5,000 00
Bloomington City (Ills) Ry, 1st mort., 5s	27,000 00	8,100 00
Penn. & Northwestern R. R. Co., gen. mort., 5s	25,000 00	25,500 00
Bells Gap R. R. Co., cons. mort., 6s	15,000 00	17,250 00
Pennsylvania Steel Co., 1st mort., 5s	10,000 00	10,800 00
Camden & Atlantic R. R. Co., cons. mort., 6s	10,000 00	11,800 00
Sunb'y, Hazleton & Wilkes-B. Ry. Co., 2d mort., 6s	10,000 00	10,700 00
Phila. & Reading R. R. Co., Delaware River Terminal Ext'n., 5s, gold	15,000 00	13,500 00
Wilmington & N. R. R. Co., gen. mort., 5s, gold	25,000 00	26,250 00
Camden, N. J., Horse R. R. Co., 1st mort., 5s	15,000 00	15,750 00
Rochester, N. Y., Ry. Co., gen. mort., 5s, gold	10,000 00	10,450 00
Phila., R'd'g & N. E. R. R. Co., 1st mort., 4.5s, gold	30,000 00	12,000 00
Mortgage Trust Co. of Penn., 5s, deb	25,000 00	25,000 00
Penn National Bank of Philadelphia	10,000 00	17,000 00
Oglethorpe Savings and Trust Co., Savannah, Ga., trust certificate	10,000 00	6,000 00
Chi. & Western Ind. R. R. Co., gen. mort., 6s, gold	15,000 00	17,250 00
Easton & Amboy R. R. Co., 1st mort., 5s	10,000 00	10,875 00
Sanitary Dist. of Chicago, Ill., 5s, municipal	10,000 00	10,800 00
People's Passenger Ry., 4s, gold trust certificates	20,000 00	18,500 00
Int. Nav. Co. of N J., 1st mort., 6s, gold	10,000 00	10,150 00
Phila. & Reading R. R. Co., 6s, improvem't mort.	10,000 00	10,400 00

Stocks and Bonds—*Concluded.*	Par value.	Market value.
N Pac. R R. & Land Grant, gen. 1st mort., 6s, gold	$10,000 00	$11,450 00
Cleveland Electric Ry. Co., 5s, mort., gold	5,000 00	5,175 00
Bells Gap R. R., 1st mort., 6s	5,000 00	5,500 00
Lehigh Valley Coal Co., 1st mort., 5s	5,000 00	5,100 00
Jacksonv. S. E. Ry. Co., 1st mort., 6s	7,000 00	7,000 00
N. Y. & Long Branch R. R. Co., 1st mort., 5s, gold	5,000 00	5,700 00
Chamberlin Inv. Co., Denver, 1st mort., gold, deb.	6,000 00	1,800 00
N. Y. & Long Branch R. R. Co., gen. mort., 5s, gold	5,000 00	5,700 00
Steubenville & Indiana R. R. Co., 1st mort., 5s	5,000 00	5,550 00
St. L. Merchants B. Term. Ry. Co., 1st mort., 5s, gold	10,000 00	10,100 00
Baltimore Traction Co., 1st mort, col. trust, 5s, gold	20,000 00	20,400 00
Schuylkill Riv. E. Side R. R. Co., 1st mort., 5s, gold	3,000 00	3,270 00
Lehigh Val. Ry. Co. of N. Y., 1st mort., 4½s, gold.	5,000 00	5,150 00
United Gas Improvement Co., 6s	10,000 00	10,600 00
Electric & People's Traction, 4s, gold, trust certs.	30,400 00	20,824 00
Buffalo Ry Co., 1st cons. mort., 5s, gold	5,000 00	5,250 00
	$728,400 00	$703,666 00

Amount loaned on stocks and bonds as collateral		$25,500 00
Market value of collaterals	$28,510 00	
Cash on hand and in bank		30,444 68
Interest due and accrued on stocks not included in market value		508 88
Interest due and accrued on collateral loans		300 00
Gross premiums in course of collection not more than three months due		61,581 95
Bills receivable, not matured, taken for fire, marine and inland risks		420 00
All other property, viz: Rents due and accrued, $800.88; due for re-insurance on losses paid, $1,061.48		1,862 31
ITEMS NOT ADMITTED AS ASSETS, VIZ.:		
Premiums unpaid on policies which have been issued more than three months	$316 18	
Aggregate amount of all available assets		$1,357,185 29

LIABILITIES.

Net amount of unpaid losses		$49,312 24
Unearned premiums at 50 per cent. on fire risks under one year	$169,280 56	
Unearned premiums, *pro rata*, on fire risks running more than one year	179,701 25	
Amount of unearned premiums on all outstanding risks		348,981 91
Amount reclaimable on perpetual fire insurance policies		377,006 49
Due and accrued for salaries and other miscellaneous expenses		1,564 75
All other demands against the company, viz.: State, city, county or other taxes and assessments, $1,680.00; commissions and other charges due and to become due to agents and brokers, $815.64; return premiums, $165.71; re-insurance, $198.48		2,859 83
Gross liabilities, except capital stock		$779,725 22
Surplus as regards policy holders		$577,460 07
Amount of capital stock paid up		400,000 00
Surplus over paid up capital		$177,460 07

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$665,054 02	
Deduct re-insurance, rebate and return premiums	207,095 75	
Net cash received for premiums during the year		$457,958 27
Interest on bonds and mortgages		18,120 45
Interest and dividends from all other sources		33,026 02
Income from all other sources		4,360 35
Deposit premiums received on perpetual fire risks	$9,439 22	
Received during the year in cash		$508,465 09

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$229,477 91
Cash dividends paid		32,000 00
Commissions and brokerage		102,237 13
Salaries, fees and wages		18,277 24
State, national and local taxes		18,605 71
All other payments		34,558 40
Deposit premiums returned on perpetual fire risks	$10,368 47	
Expenditures during the year in cash		$435,156 89

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$55,561,054 03	$632,976 43
Written or renewed during the year	66,708,079 89	677,671 85
Total	$122,269,133 42	$1,300,648 28
Deduct those expired and marked off as terminated	50,659,625 19	566,136 40
In force at the end of the year	$71,609,508 23	$734,511 88
Deduct amount re-insured	8,340,320 67	95,087 52
Net amount in force December 31, 1895	$63,269,187 56	$639,424 36

Recapitulation.

In force having from date of policy not more than *one* year to run	$39,886,639 22	$338,561 13
More than *one* and not more than *three* years to run	21,922,409 05	186,043 78
More than three years to run	11,460,339 23	114,819 45
Net amount in force December 31, 1895	$63,269,187 56	$639,424 36

Perpetual Risks.

Perpetual risks in force December 31, 1894	$17,517,668 99	$416,836 73
Perpetual risks written during the year	332,111 35	9,986 03
Total	$17,849,780 34	$426,772 76
Deduct those marked off as cancelled	393,375 00	10,368 47
In force December 31, 1895	$17,456,405 34	$416,404 29
Deduct amount re-insured	87,500 00	3,063 75
Net amount in force	$17,368,905 34	$413,340 54

GENERAL INTERROGATORIES

Total losses paid from organization to date	$3,765,262 54
Total losses incurred during the year	280,963 60
Total cash dividends declared since the company commenced business	1,801,215 00
Total dividends declared payable in stock from organization	200,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$4,638,640 50
Premiums received	89,786 36
Losses paid	18,572 02
Losses incurred	22,885 78
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	858,275 00

STANDARD FIRE INSURANCE COMPANY.

Year Ending December 31, 1895.

[Located at No. 11 W. State st., Trenton, N. J., commenced business February 22, 1868; commenced business in Illinois, January 26, 1895.]

WM. C. LAWRENCE, President. IRVIN W. ROGERS, Secretary.

EDSON W. LYMAN, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	100,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$15,450 00
Interest due and accrued on bond and mortgage loans		160 25
Total value of mortgaged premises	$32,600 00	
Market value of stocks owned by the company, viz.:		166,238 75

Stocks.	Par value.	Market value.
First National Bank, Trenton, N. J.	$7,700 00	$11,550 00
Mechanics' National Bank, Trenton, N. J.	5,000 00	8,500 00
United R. R. and Canal Co	15,000 00	35,550 00
N. Y., Lack. & Western R. R.	20,000 00	23,800 00
Pennsylvania R. R.	10,750 00	11,180 00
North Pennsylvania R. R.	10,000 00	17,000 00
Delaware & Bound Brook R. R.	10,000 00	16,500 00
Lehigh Valley R. R.	7,500 00	5,475 00
Atlanta & Charlotte Air Line Railway	15,100 00	14,647 00
Rome, Ogdensburg & Watertown R. R	10,000 00	12,000 00
Philadelphia Traction Co	7,500 00	9,618 75
Union Traction Rights, Philadelphia	418 00	418 00
	$118,968 00	$166,238 75

Cash on hand and in bank		3,758 87
Interest due and accrued on stocks not included in market value		1,551 98
Gross premiums in course of collection not more than three months due		10,159 31
All other property, viz.: Commissions due company from agency department		462 73
ITEMS NOT ADMITTED AS ASSETS, VIZ.:		
Premiums unpaid on policies which have been issued more than three months	$62 82	
Office furniture and stationery	800 00	
Total	$862 82	
Aggregate amount of all available assets		$197,776 89

LIABILITIES.

Net amount of unpaid losses		$6,980 44
Unearned premiums at 50 per cent. on fire risks under one year	$14,878 67	
Unearned premiums, *pro rata*, on fire risks running more than one year	35,759 90	
Amount of unearned premiums on all outstanding risks		50,638 57
Cash dividends unpaid		74 25
Due and accrued for salaries and other miscellaneous expenses		262 50
All other demands against the company, viz.: State, city, county or other taxes and assessments, $347.12; commissions and other charges due and to become due to agents and brokers, $1,828.68; re-insurance, $120.02; checks out and unpaid, $58.41		2,354 23
Gross liabilities, except capital stock		$60,209 99
Surplus as regards policy holders		$137,566 40
Amount of capital stock paid up		100,000 00
Surplus over paid up capital		$37,566 40

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$51,089 77	
Deduct re-insurance, rebate and return premiums	2,114 59	
Net cash received for premiums during the year		$48,975 18
Interest on bonds and mortgages		889 00
Interest and dividends from all other sources		7,084 50
Income from all other sources		4,014 94
Received during the year in cash		$60,913 62

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$24,086 07
Cash dividends paid	9,000 00
Commissions and brokerage	10,810 67
Salaries, fees and wages	3,635 76
State, national and local taxes	1,290 82
All other payments	4,907 34
Expenditures during the year in cash	$53,730 66

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$7,541,465 88	$76,316 79
Written or renewed during the year	4,984,865 00	54,944 42
Total	$12,526,330 88	$131,261 21
Deduct those expired and marked off as terminated	2,608,848 00	27,986 56
In force at the end of the year	$9,917,482 88	$103,274 65
Deduct amount re-insured	453,528 00	5,360 43
Net amount in force December 31, 1895	$9,463,954 88	$97,914 22

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$2,258,618 49	$28,003 22
More than *one* and not more than *three* years to run	3,499,408 82	30,896 90
More than three years to run	3,705,927 52	39,012 10
Net amount in force December 31, 1895	$9,463,954 88	$97,914 22

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$1,430,069 12
Total losses paid from organization to date	1,4[illegible],786 03
Total losses incurred during the year	28,911 15
Total cash dividends declared since the company commenced business	126,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$642,605 50
Premiums received	9,982 10
Losses paid	5,123 65
Losses incurred	6,227 93
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	189,720 00

SUN MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 308 Camp st., New Orleans, La.; commenced business January 1, 1856; commenced business in Illinois January 24, 1883.]

CHARLES JANVIER, President. FERGUS G. LEE, Secretary.

L. H. DAVIS, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$500,000 00
Capital stock paid up in cash	500,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$52,500 00
Market value of stocks and bonds owned by the company, viz.:		748,396 80

Bonds.	Par value.	Market value.
United States registered, 4s	$25,000 00	$27,875 00
Louisiana State, con., 4s	200,000 00	198,000 00
New Orleans City, 4s	310,000 00	313,100 00
" " gold, 7s	15,000 00	21,000 00
" " premium	19,920 00	35,457 60
" " " drawn numbers	1,240 00	2,723 20
Louisiana State Levee, Bossier District, 6s	7,000 00	6,650 00
" " Caddo District, 6s	5,000 00	4,750 00
Christ Church of New Orleans, 1st mort., 6s	1,000 00	1,000 00
National Automatic Fire Alarm, 6s	2,980 00	2,980 00
Stocks.		
Canal Bank	55,000 00	60,500 00
New Orleans City Water Works Co	17,000 00	19,550 00
New Orleans & Carrollton R. R. Co.	30,000 00	37,500 00
Bank of Commerce of New Orleans	4,800 00	7,440 00
Provident Savings, Trust & Safe Deposit Bank	6,500 00	6,175 00
Citizens' Bank of Louisiana	2,700 00	2,511 00
National Automatic Fire Alarm Co	1,680 00	1,680 00
	$704,820 00	$748,396 80

Cash on hand and in bank		148,568 86
Gross premiums in course of collection not more than three months due		77,037 05
Total		$1,026,502 71
Less special deposits to secure liabilities in Georgia		27,375 00

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$18,437 82	
Aggregate amount of all available assets		$999,127 71

LIABILITIES.

Net amount of unpaid losses		$35,799 76
Unearned premiums at 50 per cent. on fire risks under one year	$158,850 18	
Unearned premiums, *pro rata*, on fire risks running more than one year	51,763 53	
Amount of unearned premiums on all outstanding risks		210,613 71
Cash dividends unpaid		16,477 50
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $3,736.75; return premiums, $11,037.05; re-insurance, $2,500.00		17,273 80
Total		$280,164 77
Less liabilities secured by special deposits: Unpaid losses, $912.51 unearned premiums, $12,616 82		13,529 33
Liabilities, except capital stock		$266,635 44
Surplus as regards policy holders		$732,492 27
Amount of capital stock paid up		500,000 00
Surplus over paid up capital		$232,492 27

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$647,838 41	$33,588 26	
Deduct re-insurance, rebate and return premiums	255,680 96	8,339 10	
Net cash received for premiums during the year	$392,157 45	$25,249 15	$417,406 60
Interest and dividends from all other sources			28,246 46
Income from all other sources			2,591 52
Received during the year in cash			$448,244 58

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$229,765 20	
Net amount paid for marine and inland losses	7,110 60	$236,875 80
Cash dividends paid		50,000 00
Commissions and brokerage		65,450 66
Salaries, fees and wages		65,316 19
State, national and local taxes		8,583 52
All other payments		5,088 73
Expenditures during the year in cash		$431,314 90

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$36,431,960	$544,568 28
Written or renewed during the year	45,545 174	633,106 08
Total	$81,977,134	$1,177,674 26
Deduct those expired and marked off as terminated	44,816,112	650,552 86
In force at the end of the year	$37,161,022	$527,121 40
Deduct amount re-insured	8,712,452	120,917 56
Net amount in force December 31, 1895	$28,448,570	$406,203 84

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$23,129,768	$317,700 26
More than *one* and not more than *three* years to run	6,153,102	84,962 47
More than three years to run	165,700	3,541 11
Net amount in force December 31, 1895	$28,448,570	$406,203 84

	Marine and inland risks.	Premiums thereon.
Written during the year	$6,848,391	$33,588 25
Total	$6,848,391	$33,588 25
Deduct those expired and marked off as terminated	6,848,391	33,588 25

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$8,320,819 35
Total losses paid from organization to date	3,772,550 65
Total losses incurred during the year	347,631 60
Total cash dividends declared since the company commenced business	747,760 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,039,243 00
Premiums received, fire	30,819 35
Losses paid, fire	17,270 30
Losses incurred, fire	17,390 78
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	295,400 00

TEUTONIA INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 85 Camp street, New Orleans, La.; commenced business June 1, 1871; commenced business in Illinois November 15, 1886.]

ALBERT P. NOLL, President. GEORGE MEYER, Secretary.

R. S. CRITCHELL, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$250,000 00
Capital stock paid up in cash	250,000 00

ASSETS.

Value of real estate owned by the company, unincumbered			$40,000 00
Loans on bond and mortgage upon which more than one year's interest is due			12,850 00
Total value of mortgaged premises		$85,000 00	
Market value of stocks and bonds owned by the company, viz.:			411,675 00
Stocks and Bonds.	**Par value.**	**Market value.**	
New Orleans City, 4s	$160,000 00	$165,000 00	
Louisiana State	150,000 00	151,500 00	
United States, 4s, registered	50,000 00	55,750 00	
New Orleans City, premium	10,000 00	17,800 00	
Canal & Clairborne St. Railroad, 1st mort., of New Orleans	10,200 00	10,710 00	
Germania National Bank of New Orleans	2,500 00	3,750 00	
Canal Bank of New Orleans	2,500 00	3,875 00	
Provident Savings, Trust & Safe Deposit Bank of New Orleans	3,500 00	3,290 00	
	$388,700 00	$411,675 00	
Cash on hand and in bank			53,528 70
Gross premiums in course of collection not more than three months due			61,766 77
Aggregate amount of all available assets			$579,820 47

LIABILITIES.

Net amount of unpaid losses		$17,265 30
Unearned premiums at 50 per cent. on fire risks under one year	$132,956 66	
Unearned premiums, *pro rata*, on fire risks running more than one year	22,999 28	
Amount of unearned premiums on all outstanding risks		155,955 94
Cash dividends unpaid		13,390 00
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $2,815.29; return premiums, $1,554.04; re-insurance, $605.95		4,975 28
Gross liabilities, except capital stock		$191,586 52
Surplus as regards policy holders		$388,233 95
Amount of capital stock paid up		250,000 00
Surplus over paid up capital		$138,233 95

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$450,198 21	$29,573 06	
Deduct re-insurance, rebate and return premiums	133,902 85	9,742 15	
Net cash received for premiums during the year	$316,290 36	$19,830 91	$336,121 27
Interest and dividends from all other sources			18,187 51
Received during the year in cash			$354,308 78

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$173,721 30	
Net amount paid for marine and inland losses	8,204 23	$181,925 53
Cash dividends paid		25,000 00
Commissions and brokerage		60,554 98
Salaries, fees and wages		22,628 29
State, national and local taxes		8,399 98
All other payments		17,969 16
Expenditures during the year in cash		$316,477 89

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$25,735,891	$306,242 22
Written or renewed during the year	29,946,612	451,199 38
Total	$55,682,503	$757,441 60
Deduct those expired and marked off as terminated	24,671,420	415,832 87
In force at the end of the year	$31,011,083	$341,608 73
Deduct amount re-insured	3,335,796	33,973 67
Net amount in force December 31, 1895	$27,675,287	$307,635 06

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$24,780,870	$265,913 33
More than *one* and not more than *three* years to run	2,774,563	39,877 14
More than three years to run	120,354	1,844 59
Net amount in force December 31, 1895	$27,675,287	$307,635 06

	Marine and inland risks.	Premiums thereon.
Written during the year	$5,571,687	$29,127 02
Total	$5,571,687	$29,127 02
Deduct those expired and marked off as terminated	5,571,687	29,127 02

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$5,475,024 00
Total losses paid from organization to date	2,522,177 00
Total losses incurred during the year	179,056 00
Total cash dividends declared since the company commenced business	513,892 00
Total dividends declared payable in stock from organization	77,739 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,682,197 87
Premiums received	27,842 71
Losses paid	6,274 39
Losses incurred	15,660 51
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	545,420 70

UNION INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Third and Walnut sts., Philadelphia, Pa.; commenced business July 25, 1806; commenced business in Illinois April 11, 1872.]

CHAS. S. HOLLINSHEAD, President. EDGAR R. DANNELS, Secretary.

GEO. W. MONTGOMERY, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$200,000 00
Capital stock paid up in cash	200,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$160,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		9,900 00
Interest due and accrued on bond and mortgage loans		97 50
Total value of mortgaged premises	$16,000 00	
Market value of bonds and stocks owned by the company, viz.:		856,818 52

Bonds and Stocks.	Par value.	Market value.
United States, 5s	$10,000 00	$11,850 00
Balt. & Ohio R. R. Co., Parkersburg Branch, 6s	25,000 00	29,750 00
Susquehanna Coal Co., 6s	10,000 00	11,850 00
American Steamship Co., 6s	6,000 00	6,150 00
Steubenville & Indiana R R. Co., 5s, reg	15,000 00	16,650 00
Chesapeake & Delaware Canal Co., 5s, reg	15,000 00	7,800 00
Phila. & Reading R.R.Co., cons. sterling, 6s, coupon	25,000 00	29,000 00
" " " gen. mort., 4s, coupon	4,000 00	3,020 00
" " " 3d pref. in.mort., 5s, c'n.	5,000 00	300 00
" " " 50-y'r gold, 5s, reg., term's	10,000 00	10,550 00
" " " receivers' certificates, 6s.	12,329 00	12,760 52
New York Car Trust, series "C," 6s, reg	20,000 00	20,000 00
Shamokin, Sunbury & Lewisb'g R.R.Co., 5s, coup'n	4,000 00	4,120 00
Perkiomen R. R. Co., 1st series mort., 5s, coupon.	13,000 00	13,130 00
Hunt & Broad T. Car Trust, 6th series, 5s, coupon	5,000 00	5,000 00
" " " 10th " "	2,000 00	2,000 00
" " " 11th " "	3,000 00	3,000 00
Sun. & Lewist'n Railway Co., 1st mort., 7s, coupon	7,000 00	7,280 00
Lehigh Valley R. R. Co, 6s, annuity, reg	10,000 00	12,650 00
North Penn. R. R. Co., 6s, regular	2,000 00	2,280 00
H., M. & F. Pass. R. R. Co., 5s, cons mort., gold	20,000 00	22,200 00
People's Pass. Ry. Co., 1st mort., 5s, coupon, 1911.	6,000 00	6,510 00
" " " cons.mort., 5s, coupon, 1912	5,000 00	5,425 00
Lehigh C. & N. Co., coll. trust, 4½s, gold, coupon.	10,000 00	10,350 00
Cin., D. & I. R. R. Co., 1st mort., 5s, gold, coupon.	5,000 00	5,350 00
Terminal R. R. Asso. of St. Louis, 1st cons. mort., 5s, gold	5,000 00	5,150 00
Atlantic City R. R. Co., 5s, gold mort., coupon	6,000 00	6,180 00
Union Traction Co., 4s, reg, trust certfs	5,000 00	3,425 00
Little Schuylkill R R. Co	5,000 00	6,425 00
Pennsylvania R R. Co	10,000 00	10,400 00
North Pennsylvania R. R. Co	6,800 00	11,424 00
Delaware R. R. Co	1,200 00	1,488 00
Delaware Insurance Co	2,200 00	2,112 00
Philadelphia National Bank	6,800 00	12,784 00
Farmers' and Mechanics' National Bank	8,800 00	9,680 00
Philadelphia Traction Co	5,000 00	6,525 00
13th and 15th Sts. Pass. Ry. Co	5,000 00	22,750 00
	$316,129 00	$356,818 52

Amount loaned on stocks and bonds as collateral		$12,500 00
Market value of collaterals	$16,445 00	
Cash on hand and in bank		26,521 06
Interest due and accrued on stocks not included in market value		1,283 84
Interest due and accrued on collateral loans		37 50
Gross premiums in course of collection not more than three months due		58,709 68
Bills receivable, not matured, taken for fire, marine and inland risks		1,000 00
All other property, viz.: Rents due and accrued, $451.87; due from perpetual insurance on buildings, $742.50		1,194 37
Aggregate amount of all available assets		$638,011 92

LIABILITIES.

Net amount of unpaid losses		$35,999 74
Unearned premiums at 50 per cent. on fire risks under one year	$131,267 50	
Unearned premiums, *pro rata*, on fire risks running more than one year	84,211 38	
Amount of unearned premiums on all outstanding risks		215,478 88
Amount reclaimable on perpetual fire insurance policies		34,019 36
Cash dividends unpaid		1,399 97
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $12,417.97; other charges, $32.21		12,450 18
Gross liabilities, except capital stock		$299,348 13
Surplus as regards policy holders		$328,663 79
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$128,663 79

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$398,552 89	
Deduct re-insurance, rebate and return premiums	62,530 36	
Net cash received for premiums during the year		$336,022 53
Interest on bonds and mortgages		495 00
Interest and dividends from all other sources		16,565 97
Income from all other sources		5,739 22
Deposit premiums received on perpetual fire risks	$1,106 58	
Received during the year in cash		$358,822 72

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire, marine and inland losses		$110,100 66
Cash dividends paid		6,244 20
Commissions and brokerage		62,619 46
Salaries, fees and wages		30,836 66
State, national and local taxes		9,139 76
All other payments		30,934 44
Deposit premiums returned on perpetual fire risks	$476 25	
Expenditures during the year in cash		$249,866 18

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$35,244,207	$396,014 55
Written or renewed during the year	38,090,775	396,436 06
Total	$73,334,982	$792,450 63
Deduct those expired and marked off as terminated	34,811,824	361,611 82
In force at the end of the year	$38,523,158	$430,836 31
Deduct amount re-insured	854,661	9,257 86
Net amount in force December 31, 1895	$37,668,497	$421,578 45

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$23,059,699	$262,535 01
More than *one* and not more than *three* years to run	9,620,561	107,488 62
More than three years to run	4,988,237	51,554 82
Net amount in force December 31, 1895	$37,668,497	$421,578 45

PERPETUAL RISKS.

Perpetual risks in force December 31, 1895	$1,273,028	$37,799 29

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$38,679,778 00
Total losses paid from organization to date	16,907,406 00
Total losses incurred during the year	145,859 07
Total cash dividends declared since the company commenced business	1,882,221 00
Total dividends declared payable in stock from organization	15,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,390,015 00
Premiums received	24,455 24
Losses paid	7,790 76
Losses incurred	10,467 43
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	489,225 00

UNITED FIREMEN'S INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 419 Walnut st., Philadelphia, Pa.; commenced business April 1, 1861; commenced business in Illinois September 16, 1878.]

ROBERT B. BEATH, President. DENNIS J. SWEENY, Secretary.

GRANGER SMITH, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$300,000 00
Capital stock paid up in cash	300,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$138,350 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		672,291 94
Loans on bond and mortgage upon which more than one year's interest is due (of which all is in process of foreclosure)		8,659 00
Interest due and accrued on bond and mortgage loans		14,164 53
Total value of mortgaged premises	$1,412,875 00	
Market value of stocks and bonds owned by the company, viz.:		841,285 00

Stocks and Bonds.	Par value.	Market value.
Northern Central R R, cons. G. M., 6s	$10,000 00	$11,700 00
Chicago & Western Indiana R. R., gen. mort., 6s	10,000 00	11,900 00
Zanesville & Ohio R. R., 6s	10,000 00	1,500 00
Jacksonville, Tampa & Key West R. R., 6s	10,000 00	7,000 00
Toledo Belt Line Ry. Co., 5s	10,000 00	10,000 00
McKeesport & Belle Vernon R. R. Co, 6s	10,000 00	12,500 00
Atlantic City R R. Co., 5s	20,000 00	20,600 00
Lehigh Valley Ry. Co., 4½s	20,000 00	20,400 00
Philadelphia & Reading R. R. Co, imp., 6s	10,000 00	10,400 00
The Mort. Trust Co. of Pennsylvania, debs., 5s	10,000 00	10,000 00
The Real Est. Title Ins. and Trust Co., debs., 4½s	20,000 00	20,000 00
City of Woonsocket, Dakota, 7s	6,000 00	6,000 00
Union Passenger Ry. Co	9,950 00	40,795 00
Continental Passenger Ry. Co	20,000 00	25,800 00
Pennsylvania & New York Canal and R. R. Co., 4s	20,000 00	19,000 00
Car Trust of New York, No. 2, 5s	4,000 00	3,800 00
" " No. 3, 5s	12,000 00	11,400 00
Evansville & T. H. R. R., 1st gen. mort., gold, 5s	10,000 00	8,000 00
Columbus & Cincinnati Midland R. R., 6s	8,000 00	6,000 00
People's Passenger Ry., 4s, gold cert	15,000 00	13,950 00

Stocks and Bonds—*Continued.*	Par value.	Market value.
Philadelphia & Baltimore R. R. Co., loan cert., 4½s	$10,000 00	$10,000 00
Newark Passenger Ry. Co., con. mort., 5s, gold....	10,000 00	10,500 00
Philadelphia Traction Co., col. trust, 4s.....	10,000 00	10,200 00
Second Ave. Trac. Co. of Pitts., 1st mort., 5s, gold.	15,000 00	15,450 00
Pittsburgh, Cincinnati & St. Louis Ry., 7s.....	10,000 00	11,600 00
Electric & People's traction, 4s, gold cert.....	15,200 00	11,096 00
Union Traction Co. of Philadelphia.....	770 00	1,694 00
	$315,920 00	$341,285 00

Amount loaned on stocks and bonds as collateral.....		$79,000 00
Market value of collaterals.....	$106,450 00	
Cash on hand and in bank.....		68,152 70
Interest due and accrued on collateral loans.....		1,073 74
Gross premiums in course of collection not more than three months due.....		38,359 12
Bills receivable, not matured, taken for fire, marine and inland risks.....		570 00
All other property, viz.: Rents due and accrued, $94.66; due for perpetual deposits, $6,721.27; for surveys, $5.00.....		6,820 98
Aggregate amount of all available assets.....		$1,368,629 96

LIABILITIES.

Net amount of unpaid losses.....		$34,185 18
Unearned premiums at 50 per cent. on fire risks under one year.....	$109,196 22	
Unearned premiums, *pro rata*, on fire risks running more than one year.....	82,399 78	
Amount of unearned premiums on all outstanding risks.....		191,596 00
Amount reclaimable on perpetual fire insurance policies.....		667,596 11
Due and accrued for salaries and other miscellaneous expenses.....		577 50
All other demands against the company, viz.: State, city, county or other taxes and assessments, $8,872.78; commissions and other charges due and to become due to agents and brokers, $6,711.69; return premiums, $2,992.88; re-insurance, $3,057.87..		15,634 22
Gross liabilities, except capital stock.....		$909,589 01
Surplus as regards policy holders.....		$459,090 95
Amount of capital stock paid up.....		300,000 00
Surplus over paid up capital.....		$159,090 95

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year.....	$365,365 53	
Deduct re-insurance, rebate and return premiums.....	74,899 69	
Net cash received for premiums during the year.....		$290,465 84
Interest on bonds and mortgages and ground rents.....		84,681 09
Interest and dividends from all other sources.....		22,304 48
Income from all other sources.....		228 54
Deposit premiums received on perpetual fire risks.....	$84,229 58	
Received during the year in cash.....		$347,679 95

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses.....		$167,943 45
Cash dividends paid.....		27,000 00
Commissions and brokerage.....		57,484 03
Salaries, fees and wages.....		20,223 14
State, national and local taxes.....		7,807 62
All other payments.....		28,254 40
Deposit premiums returned on perpetual fire risks.....	$15,975 74	
Expenditures during the year in cash.....		$303,712 64

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	$35,414,462	$419,584 40
Written or renewed during the year.....	30,714,577	346,695 31
Total.....	$66,129,039	$766,279 71
Deduct those expired and marked off as terminated.....	29,036,064	345,709 24
In force at the end of the year.....	$37,092,975	$420,570 47
Deduct amount re-insured.....	4,095,490	52,439 30
Net amount in force December 31, 1895.....	$32,997,485	$368,131 17

Recapitulation.

In force having from date of policy not more than *one* year to run...	$18,731,494	$318,393 48
More than *one* and not more than *three* years to run.....	6,224,249	64,292 46
More than three years to run.....	8,041,742	85,446 23
Net amount in force December 31, 1895.....	$32,997,485	$368,131 17

Perpetual Risks.

Perpetual risks in force December 31, 1894.....	$31,263,513 07	$713,217 86
Perpetual risks written during the year.....	1,832,965 50	42,428 14
Total.....	$33,096,478 57	$755,646 00
Deduct those marked off as cancelled.....	714,575 00	17,483 73
In force December 31, 1895.....	$32,381,903 57	$738,162 27

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	$3,790,894 37
Total losses paid from organization to date.....	2,312,569 32
Total losses incurred during the year.....	169,039 42
Total cash dividends declared since the company commenced business.....	383,506 10
Total dividends declared payable in stock from organization.....	169,039 42

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	$1,724,884 00
Premiums received.....	12,577 94
Losses paid.....	19,917 74
Losses incurred.....	16,354 53
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan.....	198,250 00

UNITED STATES FIRE INSURANCE COMPANY.

Year Ending December 31, 1895.

[Located at No. 46, Pine st, New York, N. Y.; commenced business April 9, 1824; commenced business in Illinois March 10, 1882.]

W. W. UNDERHILL, President. W. H. GRIFFEN, Secretary.

J. H. STRAIGHT, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized.....	$250,000 00
Capital stock paid up in cash.....	250,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....		$312,500 00
Interest due and accrued on bond and mortgage loans.....		1,308 51
Total value of mortgaged premises.....	$651,500 00	
Market value of stocks and bonds owned by the company, viz:.....		247,690 00

Stocks and Bonds.	Par value.	Market value.
U. S. 4s, registered, 1907.....	$137,000 00	$150,700 00
U. S. 6s, registered.....	50,000 00	50,250 00
Rensselaer & Saratoga R. R.....	17,800 00	32,040 00
N. Y. C. & H. R. R. Co.....	15,000 00	14,700 00
	$219,800 00	$247,690 00

Cash on hand and in bank	$46,837 20
Interest due and accrued on stocks not included in market value	1,932 00
Gross premiums in course of collection not more than three months due	57,240 62
All other property, viz.: Due for re-insurance on losses paid,	201 12
Total	$667,704 45
Less special deposits to secure liabilities in Virginia	13,200 00
Aggregate amount of all available assets	$654,504 45

LIABILITIES.

Net amount of unpaid losses		$58,097 59
Unearned premiums at 50 per cent. on fire risks under one year	$118,417 01	
Unearned premiums, *pro rata*, on fire risks running more than one year	118,931 51	
Unearned premiums at 50 per cent. on inland navigation risks	9,155 33	
Amount of unearned premiums on all outstanding risks		246,503 85
Due for salaries and other miscellaneous expenses		1,773 01
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, $12,841.70; return premiums, $7,266.56; re-insurance, $200.00		19,806 26
Total		$326,182 71
Less liabilities secured by special deposits: Unpaid losses, $688.81; unearned premiums, $5,621.83		6,310 64
Liabilities, except capital stock		$319,872 07
Surplus as regards policy holders		$334,632 38
Amount of capital stock paid up		250,000 00
Surplus over paid up capital		$84,632 38
Amount of special reserve fund held under New York law*	$125,000 00	

*NOTE.—This fund is set apart to provide capital for continuing the business of the company in case of disastrous conflagration, and is deposited with the New York Insurance Department, and is not available for payment of current ordinary losses.—See New York Law, sections 130, 131 and 132. Impairment of capital in consequence of holding such reserve fund as special guaranty, $40,367.62.

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$413,453 35	$24,433 47	
Deduct re-insurance, rebate and return premiums	97,247 16	2,905 62	
Net cash received for premiums during the year	$316,206 19	$21,527 85	$337,734 04
Interest on bonds and mortgages			20,542 26
Interest and dividends from all other sources			4,382 25
Received during the year in cash			$362,658 55

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$171,627 69	
Net amount paid for marine and inland losses	10,397 60	$182,025 29
Cash dividends paid		15,000 00
Commissions and brokerage		82,583 74
Salaries, fees and wages		25,694 21
State, national and local taxes		6,940 97
All other payments		27,628 68
Expenditures during the year in cash		$339,272 89

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$51,839,777	$545,592 29
Written or renewed during the year	35,942,439	412,520 33
Total	$87,782,216	$958,112 62
Deduct those expired and marked off as terminated	38,084,473	442,931 29
In force at the end of the year	$49,697,743	$515,181 33
Deduct amount re-insured	3,791,107	39,384 72
Net amount in force December 31, 1895	$45,906,636	$475,796 61

RECAPITULATION.

In force having from date of policy not more than *one* year to run...	$21,759,084	$236,834 08
More than *one* and not more than *three* years to run.....	20,185,111	194,161 09
More than three years to run.....	8,962,491	44,801 49
Net amount in force December 31, 1895.....	$45,906,686	$475,796 61

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	$644,750	$21,075 30
Written during the year	872,007	22,604 98
Total	$1,516,757	$43,680 28
Deduct those expired and marked off as terminated.....	952,832	25,369 62
In force December 31, 1895	$563,925	$18,310 66

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	$5,776,016 00
Total losses paid from organization to date.....	3,099,243 00
Total losses incurred during the year.....	189,802 94
Total cash dividends declared since the company commenced business.....	1,831,590 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	$3,106,098 00
Premiums received.....	28,767 25
Losses paid.....	11,962 79
Losses incurred.....	28,789 21
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan.....	559,990 00

VIRGINIA FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Richmond, Va.; commenced business March 14, 1882: commenced business in Illinois May 25, 1894.]

W. H. PALMER, President. W. H. McCARTHY, Secretary.

WARREN F. GOODWIN, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized.....	$500,000 00
Capital stock paid up in cash	250,000 00

ASSETS.

Value of real estate owned by the company, unincumbered.....		$136,455 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....		154,327 45
Loans on bond and mortgage upon which more than one year's interest is due (of which $10,128.46 is in process of foreclosure)		32,574 12
Interest due and accrued on bond and mortgage loans.....		7,743 10
Total value of mortgaged premises.....	$561,425 00	
Market value of stocks and bonds owned by the company, viz.:.		$252,502 00

Stocks and Bonds.	Par value.	Market value.
United States, 4s	$20,000 00	$22,700 00
Virginia State, 3s	5,000 00	3,750 00
" Centuary 6s and 3s	220,000 00	133,100 00
Wilmington, N. C., City, 5s	10,000 00	10,300 00
Danville, Va., City, 8s	20,000 00	24,000 00
Martinsville, Va., City, 4s	20,000 00	15,000 00
Carolina Central R. R., 6s	10,000 00	9,000 00
Georgia, Midland & Gulf R. R., 6s	18,000 00	5,200 00
" " Terminal R. R., 6s	5,000 00	4,500 00
Southern R. R., 5s	10,000 00	9,200 00
Old Dom. Iron & Nail Works, 6s	11,000 00	11,000 00
Southern R. R., pfd	4,400 00	1,232 00
National Bank of Virginia	3,200 00	3,520 00
	$351,600 00	$252,502 00

Amount loaned on stocks and bonds as collateral		$29,905 40
Market value of collaterals	$35,045 00	
Cash on hand and in bank		8,982 25
Interest due and accrued on collateral loans		605 60
Gross premiums in course of collection not more than three months due		76,249 98
Bills receivable, not matured, taken for fire, marine and inland risks		960 37
All other property, viz: Rents due and accrued		1,655 00
Total		$701,961 27
Less special deposits to secure liabilities in Missouri		11,350 00

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Bad and doubtful debts and securities	$4,917 01	
Loans on insufficient security	1,266 00	
Office furniture	2,000 00	
Total	$8,183 01	
Aggregate amount of all available assets		$690,611 27

LIABILITIES.

Net amount of unpaid losses		$57,804 00
Unearned premiums at 50 per cent. on fire risks under one year	$130,761 61	
Unearned premiums, *pro rata*, on fire risks running more than one year	141,700 16	
Amount of unearned premiums on all outstanding risks		272,461 77
Cash dividends unpaid		1,350 95
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		11,695 02
Total		$343,311 74
Less liabilities secured by special deposits: Unearned premiums		4,355 00
Liabilities, except capital stock		$338,956 74
Surplus as regards policy holders		$351,654 53
Amount of capital stock paid up		250,000 00
Surplus over paid up capital		$101,654 53

RECEIPTS DURING THE YEAR.

Premiums collected during the year	$430,932 95	
Deduct re-insurance, rebate and return premiums	91,733 99	
Net cash received for premiums during the year		$339,198 96
Interest on bonds and mortgages		8,765 12
Interest and dividends from all other sources		15,034 09
Income from all other sources		5,901 67
Received during the year in cash		$368,899 84

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$218,166 49
Cash dividends paid	20,013 00
Commissions and brokerage	64,327 87
Salaries, fees and wages	15,629 92
State, national and local taxes	9,516 50
All other payments	13,696 38
Expenditures during the year in cash	$341,350 16

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$27,818,476	$537,475 07
Written or renewed during the year	25,293,339	429,678 46
Total	$53,111,815	$967,153 53
Deduct those expired and marked off as terminated	23,707,864	406,799 63
In force at the end of the year	$29,403,951	$560,353 90
Deduct amount re-insured	819,987	14,417 49
Net amount in force December 31, 1895	$28,583,964	$545,936 41

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$15,407,779	$261,523 22
More than *one* and not more than *three* years to run	7,114,515	128,160 80
More than three years to run	6,061,670	156,252 39
Net amount in force December 31, 1895	$28,583,964	$545,936 41

GENERAL INTERROGATORIES.

Total losses incurred during the year	$218,771 00
Total cash dividends declared since the company commenced business	1,469,536 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,149,768 00
Premiums received	17,522 79
Losses paid	18,973 17
Losses incurred	16,418 00
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	381,481 00

WASHINGTON INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 18 East Third st., Cincinnati, Ohio; commenced business June, 1836; commenced business in Illinois February 19, 1885.]

HENRY EMERSON, President. E. F. WEISS, Secretary.

GEORGE W. HORD, Attorney in Illinois, at Chicago.

CAPITAL

Capital stock authorized	$150,000 00
Capital stock paid up in cash	150,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$62,898 02
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		200 66
Interest due and accrued on bond and mortgage loans		12 00
Total value of mortgaged premises	$700 00	

Market value of stocks and bonds owned by the company, viz.:		$160,682 50

Stocks and Bonds.	Par value.	Market value.
United States, 4s	$10,000 00	$11,250 00
National Lafayette Bank of Cincinnati	25,000 00	73,750 00
First National Bank, "	5,000 00	12,850 00
Third National Bank, "	10,200 00	15,504 00
Ohio Valley National Bank, "	1,400 00	1,960 00
German National Bank, "	2,000 00	4,000 00
Second National Bank, Hamilton, O	1,500 00	2,850 00
Cincinnati Safe Deposit and Trust Co	8,500 00	7,225 00
Cincinnati Gas Light and Coke Co	4,800 00	9,696 00
City and Suburban Telegraph Ass'n of Cincinnati.	5,500 00	9,185 00
Cincinnati Street Railway Co	3,300 00	3,712 50
Cincinnati, New Orleans & Texas Pacific Ry. Co.	5,000 00	2,000 00
Fidelity Fire and Marine Ins. Co. of Cincinnati	7,400 00	3,700 00
West Loveland, O., Special School District	3,000 00	3,000 00
	$92,600 00	$160,682 50

Cash on hand and in bank		22,069 75
Interest due and accrued on stocks not included in market value		1,525 25
Gross premiums in course of collection not more than three months due		6,388 11
Bills receivable, not matured, taken for fire, marine and inland risks		500 00
All other property, viz.: Rents due and accrued		209 75

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$2,449 86	
Chamber of Commerce of Cincinnati, certificates	245 00	
Office furniture	700 00	
Total	$3,394 86	
Aggregate amount of all available assets		$253,986 04

LIABILITIES.

Net amount of unpaid losses		$6,511 33
Unearned premiums at 50 per cent. on fire risks under one year	$26,082 15	
Unearned premiums, *pro rata*, on fire risks running more than one year	25,018 91	
Amount of unearned premiums on all outstanding risks		51,101 06
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		655 50
Gross liabilities, except capital stock		$58,267 89
Surplus as regards policy holders		$195,718 15
Amount of capital stock paid up		150,000 00
Surplus over paid up capital		$45,718 15

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$80,180 44	
Deduct re-insurance, rebate and return premiums	15,081 54	
Net cash received for premiums during the year		$65,098 90
Interest on bonds and mortgages		12 16
Interest and dividends from all other sources		8,402 41
Income from all other sources		2,216 75
From sale of securities	$27 70	
Received during the year in cash		$75,730 22

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$35,964 45
Cash dividends paid	14,124 00
Commissions and brokerage	11,380 95
Salaries, fees and wages	5,961 10
State, national and local taxes	3,111 67
All other payments	5,113 23
Expenditures during the year in cash	$75,655 40

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$7,187,272	$88,517 81
Written or renewed during the year	6,927,104	83,562 22
Total	$14,114,376	$172,080 03
Deduct those expired and marked off as terminated	5,599,295	70,293 78
In force at the end of the year	$8,515,081	$101,786 25
Deduct amount re-insured	398,600	5,633 61
Net amount in force December 31, 1895	$8,116,481	$96,152 64

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$4,470,180	$52,164 31
More than *one* and not more than *three* years to run	1,688,895	18,502 87
More than three years to run	2,007,456	25,485 96
Net amount in force December 31, 1895	$8,116,481	$96,152 64

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$2,110,040 13
Total losses paid from organization to date	997,499 75
Total losses incurred during the year	39,141 21
Total cash dividends declared since the company commenced business	577,183 65

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,471,400 00
Premiums received	15,600 19
Losses paid	11,588 94
Losses incurred	14,825 19
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	277,666 00

WESTCHESTER FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 66 Wall st., New York, N. Y.; commenced business January 1, 1870; commenced business in Illinois December 15, 1871.]

GEORGE R. CRAWFORD, President. JOHN Q. UNDERHILL, Secretary.

EDWARD M. TEALL, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$300,000 00
Capital stock paid up in cash	300,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$207,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		464,600 00
Loans on bond and mortgage upon which more than one year's interest is due (of which all is in process of foreclosure)		9,500 00
Interest due and accrued on bond and mortgage loans		4,473 23
Total value of mortgaged premises	$1,058,000 00	

Market value of stocks and bonds owned by the company, viz.:			$1,002,900 00
Stocks.	**Par value.**	**Market value.**	
New York & Harlem R. R.	$60,000 00	$156,000 00	
Albany & Susquehanna R. R	40,000 00	68,000 00	
Rensselaer & Saratoga R. R	50,000 00	90,000 00	
New York, Lackawanna & Western R. R.	80,000 00	94,000 00	
Long Island R. R	50,000 00	42,000 00	
New York Central & Hudson R. R.	50,000 00	49,000 00	
Rome, Watertown & Ogdensburg R. R.	50,000 00	59,000 00	
Delaware & Hudson Canal	50,000 00	62,000 00	
Western Union Telegraph	20,000 00	17,000 00	
Consolidated Gas	50,000 00	74,000 00	
Manhattan Ry	20,000 00	20,500 00	
Bonds.			
United States, 4s, consols	100,000 00	110,000 00	
Richmond City, Va	16,000 00	16,000 00	
New York, Lake Erie & Western R. R	40,000 00	27,000 00	
Chicago, Burlington & Quincy R. R.	20,000 00	17,500 00	
St. Joseph & Grand Island R. R.	40,000 00	22,000 00	
Atchison, Topeka & Santa Fé R. R.	20,000 00	14,400 00	
Chesapeake & Ohio R. R.	20,000 00	21,200 00	
New York, Ontario & Western R. R.	20,000 00	21,800 00	
Western Union Telegraph	20,000 00	21,500 00	
	$816,000 00	$1,002,900 00	
Cash on hand and in bank			112,226 80
Gross premiums in course of collection not more than three months due			231,744 59
Total			$2,082,444 62
Less special deposits to secure liabilities in Virginia, Georgia and Oregon			98,500 00
ITEMS NOT ADMITTED AS ASSETS, VIZ.:			
Premiums unpaid on policies which have been issued more than three months	$10,870 50		
Aggregate amount of all available assets			$1,983,944 62

LIABILITIES.

Net amount of unpaid losses		$107,692 17
Unearned premiums at 50 per cent. on fire risks under one year	$497,230 42	
Unearned premiums, *pro rata*, on fire risks running more than one year	605,081 06	
Amount of unearned premiums on all outstanding risks		1,102,311 48
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers		48,260 23
Total		$1,258,263 88
Less liabilities secured by special deposits: Unpaid losses, $4,167.83, unearned premiums, $40,524.16		44,691 99
Liabilities, except capital stock		$1,213,571 89
Surplus as regards policy holders		$790,372 73
Amount of capital stock paid up		300,000 00
Surplus over paid up capital		$420,372 73

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$1,621,831 88	
Deduct re-insurance, rebate and return premiums	290,187 89	
Net cash received for premiums during the year		$1,331,643 99
Interest on bonds and mortgages		23,866 53
Interest and dividends from all other sources		46,390 37
Income from all other sources		893 96
Received during the year in cash		$1,402,794 85

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$785,767 08
Cash dividends paid	80,000 00
Commissions and brokerage	273,272 86
Salaries, fees and wages	46,875 14
State, national and local taxes	30,218 50
All other payments	166,739 43
Expenditures during the year in cash	$1,342,872 96

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$199,692,178	$2,215,563 85
Written or renewed during the year	136,874,648	1,611,569 78
Total	$336,566,826	$3,827,133 63
Deduct those expired and marked off as terminated	139,925,698	1,594,100 71
In force at the end of the year	$196,641,128	$2,233,032 92
Deduct amount re-insured	6,760,350	70,851 40
Net amount in force December 31, 1895	$189,880,778	$2,162,181 52

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$74,072,427	$994,460 84
More than *one* and not more than *three* years to run	86,689,101	821,929 88
More than three years to run	29,119,250	345,791 80
Net amount in force December 31, 1895	$189,880,778	$2,162,181 52

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$21,126,288 94
Total losses paid from organization to date	11,781,494 29
Total losses incurred during the year	744,260 28
Total cash dividends declared since the company commenced business	708,000 00
Total dividends declared payable in stock from organization	100,000 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$12,286,548 00
Premiums received	157,049 36
Losses paid	77,084 35
Losses incurred	92,189 86
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	1,418,450 00

WESTERN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 411 Wood st., Pittsburgh, Pa.; commenced business May 1, 1849; commenced business in Illinois May 12, 1864.]

ALEXANDER NIMICK, President. WILLIAM P. HERBERT, Secretary.

FRANK T. HOLMES, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$300,000 00
Capital stock paid up in cash	300,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$62,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		206,925 00
Interest due and accrued on bond and mortgage loans		2,643 00
Total value of mortgaged premises	$569,600 00	
Market value of stocks and bonds owned by the company, viz.:		169,655 00

Stocks and Bonds.	Par value.	Market value.
United States, registered, 4s	$30,000 00	$32,700 00
Allegheny County, registered, due 1906, 4s	20,000 00	20,000 00
Pitts. Junction R. R. Co., coupon, due 1922, 6s	18,000 00	21,780 00
" " " 2d mort., 5s	5,000 00	5,100 00
Pitts. & Western R. R. Co., coupon, due 1917, 4s	10,000 00	7,800 00
" " " preferred stock	5,000 00	1,200 00
P., N. C. & L. E. R. R. Co., coupon, due 1898, 7s	1,500 00	1,545 00
Pitts. & Allegheny Bridge Co., coup., due 1930, 5s	15,000 00	15,300 00
Wilkinsburgh Borough, coup., due 1910-15-20, 4½s	30,000 00	30,600 00
Braddock Tp. School, coup., due 1901, 1902, 1908, 4½s	6,000 00	6,120 00
G. P. E. Ch., Pitts. (secured by mort.) due 1896, 6s	5,000 00	
" " " " due 1897, 6s	1,000 00	8,670 00
" " " " due 1900-2, 5s, 6s	2,500 00	
New Brighton School, coupon, due 1896 to 1905, 5s	8,000 00	8,180 00
Belleville Borough, coupon, due 1896 to 1908, 5s	5,500 00	5,590 00
Avalon Borough School, coupon, due 1896 to 1903	5,000 00	5,070 00
	$167,500 00	$169,655 00

Cash on hand and in bank	33,000 56
Interest due and accrued on stocks not included in market value	400 00
Gross premiums in course of collection not more than three months due	28,846 24
Aggregate amount of all available assets	$503,469 80

LIABILITIES.

Net amount of unpaid losses		$17,320 30
Unearned premiums at 50 per cent. on fire risks under one year	$72,915 82	
Unearned premiums, *pro rata*, on fire risks running more than one year	56,990 59	
Amount of unearned premiums on all outstanding risks		129,906 41
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		5,379 66
Gross liabilities, except capital stock		$152,606 37
Surplus as regards policy holders		$350,863 43
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		$50,963 43

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$215,163 87	$269 51	
Deduct re-insurance, rebate and return premiums	27,162 86	.....	
Net cash received for premiums during the year	$188,000 51	$269 51	$188,270 02
Interest on bonds and mortgages			12,154 05
Interest and dividends from all other sources			7,977 90
Income from all other sources			1,000 00
Received during the year in cash			$209,401 97

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$103,928 20	
Net amount paid for marine and inland losses	75 00	$104,003 20
Cash dividends paid		18,000 00
Commissions and brokerage		40,167 55
Salaries, fees and wages		7,720 00
State, national and local taxes		4,787 05
All other payments		6,837 96
Expenditures during the year in cash		$181,515 76

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$18,740,010	$227,745 30
Written or renewed during the year	17,882,818	219,459 59
Total	$36,622,828	$447,204 89
Deduct those expired and marked off as terminated	15,715,198	198,883 40
In force at the end of the year	$20,907,630	$253,321 49
Deduct amount re-insured	371,066	4,415 08
Net amount in force December 31, 1895	$20,536,564	$248,906 41

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$11,107,463	$145,831 64
More than *one* and not more than *three* years to run	7,976,331	86,025 08
More than three years to run	1,452,770	17,049 74
Net amount in force December 31, 1895	$20,536,564	$248,906 41

	From marine & inland risks.	Premiums thereon.
Written during the year	$33,198	$269 51
Total	$33,198	$269 51
Deduct those expired and marked off as terminated	33,198	269 51

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$4,014,302 21
Total losses paid from organization to date	2,299,986 49
Total losses incurred during the year	105,371 29
Total cash dividends declared since the company commenced business	917,500 00
Total dividends declared payable in stock from organization	168,750 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,597,689 00
Premiums received	17,695 61
Losses paid	17,589 94
Losses incurred	18,044 62
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	294,165 00

WILLIAMSBURG CITY FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 15 Broadway, Brooklyn, N. Y.; commenced business March, 1853; commenced business in Illinois February 20, 1872.]

MARSHALL S. DRIGGS, President. FREDERICK H. WAY, Secretary.

ROBERT A. WALLER, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock authorized	$250,000 00
Capital stock paid up in cash	250,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$639,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		296,050 00
Interest due and accrued on bond and mortgage loans		1,820 04
Total value of mortgaged premises	$513,500 00	
Market value of stocks and bonds owned by the company, viz.:		484,820 00

Stocks and Bonds.	Par value.	Market value.
United States, registered, 5s, 1904	$23,000 00	$25,760 00
Richmond, Va., registered, 4s, 1920	18,500 00	18,500 00
Georgia, 4½s, 1915	25,000 00	28,500 00
Brooklyn Union Gas Co. of Brooklyn, 5s, 1945	9,000 00	9,450 00
Long Island Bank of Brooklyn	10,000 00	10,000 00
First National Bank of Brooklyn	5,000 00	20,000 00
Brooklyn Union Gas Co. of Brooklyn	25,000 00	18,750 00
Edison Electric Illuminating Co. of Brooklyn	10,000 00	10,800 00
Consolidated Gas Co. of New York	10,000 00	14,800 00
Dry Dock, E. Br'dway & Battery R. R. Co. of N. Y.	20,000 00	34,000 00
Kings County Trust Co. of Brooklyn	9,000 00	28,400 00
Brooklyn City R. R. Co. of Brooklyn	100,000 00	171,000 00
Brooklyn & New York Ferry Co	5,000 00	10,000 00
Brooklyn Trust Co. of Brooklyn	8,000 00	11,550 00
Union Ferry Co. of Brooklyn	67,000 00	45,560 00
Long Island Traction Co. of Brooklyn, Central Trust Co.'s certificates	225,000 00	38,250 00
	$559,500 00	$484,820 00

Amount loaned on stocks and bonds as collateral		6,200 00
Market value of collaterals	$12,510 00	
Cash on hand and in bank		30,792 74
Interest due and accrued on stocks not included in market value		3,083 79
Interest due and accrued on collateral loans		22 83
Gross premiums in course of collection not more than three months due		77,112 30
All other property, viz.: Rents due and accrued, $5,687.32; due for re-insurance on losses paid, $2,046 95		7,734 27
Total		$1,586,685 97
Less special deposits to secure liabilities in Virginia and Georgia		42,000 00

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$1,809 86	
Aggregate amount of all available assets		$1,494,685 97

LIABILITIES.

Net amount of unpaid losses		$50,282 94
Unearned premiums at 50 per cent. on fire risks under one year	$190,428 82	
Unearned premiums, *pro rata*, on fire risks running more than one year	316,532 98	
Amount of unearned premiums on all outstanding risks		506,961 80
Cash dividends unpaid		1,600 00
Due and accrued for salaries and other miscellaneous expenses		283 33
All other demands against the company, viz.: State, city, county or other taxes and assessments, $1,442 82; commissions and other charges due and to become due to agents and brokers, $13,520.17; re-insurance, $575.03		18,538 02
Total		$577,665 59
Less liabilities secured by special deposits: Unpaid losses, $6,178.04; unearned premiums, $14,639.14		20,817 18
Liabilities, except capital stock		$556,848 41
Surplus as regards policy holders		$937,787 56
Amount of capital stock paid up		250,000 00
Surplus over paid up capital		$687,787 56
Special reserve fund held under New York law*	$280,000 00	

* [NOTE—This fund is set apart to provide capital for continuing the business of the company in case of disastrous conflagration, and is deposited with the New York Insurance Department, and is not available for payment of current ordinary losses.—See New York Laws, sections 130-131-132.]

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$643,605 40	
Deduct re-insurance, rebate and return premiums	72,323 55	
Net cash received for premiums during the year		$576,281 85
Interest on bonds and mortgages		14,490 85
Interest and dividends from all other sources		22,260 85
Income from all other sources		15,073 98
Received during the year in cash		$628,107 53

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$258,640 82
Cash dividends paid	49,250 00
Commissions and brokerage	136,606 86
Salaries, fees and wages	63,557 74
State, national and local taxes	6,028 29
All other payments	35,393 43
Expenditures during the year in cash	$549,477 14

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$120,944,787	$1,012,570 48
Written or renewed during the year	75,667,693	666,766 42
Total	$196,612,480	$1,679,336 90
Deduct those expired and marked off as terminated	72,565,542	642,596 64
In force at the end of the year	$124,046,938	$1,036,740 26
Deduct amount re-insured	4,236,710	33,571 32
Net amount in force December 31, 1895	$119,810,228	$1,003,168 94

Recapitulation.

In force having from date of policy not more than *one* year to run	$39,381,167	$330,856 64
More than *one* and not more than *three* years to run	66,311,989	474,107 93
More than three years to run	14,117,072	148,204 37
Net amount in force December 31, 1895	$119,810,228	$1,003,168 94

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$14,889,628 14
Total losses paid from organization to date	7,769,662 72
Total losses incurred during the year	258,922 54
Total cash dividends declared since the company commenced business	1,452,500 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$3,866,416 00
Premiums received	59,314 65
Losses paid	27,780 81
Losses incurred	31,840 66
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	1,176,075 00

II. FIRE AND FIRE-MARINE INSURANCE COMPANIES

OF FOREIGN GOVERNMENTS.

BRANCH OFFICE STATEMENTS.

UNITED STATES BRANCH

ATLAS ASSURANCE COMPANY.

Principal office, No. 488 Rialto Bldg., Chicago, Ill.

YEAR ENDING DECEMBER 31, 1895.

[Located at London, G. B.; commenced business, 1808; commenced business in Illinois August 12, 1891.]

J. M. NEUBERGER, United States Manager.

ADOLPH LOEB, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in Massachusetts.....	$200,000 00

ASSETS.

Market value of stocks and bonds owned by the company, viz.:..... $729,787 50

Stocks and Bonds.	Par value.	Market value.
U. S. Government, 4s.....	$300,000 00	$331,500 00
City of Boston, Public P'k Construction Loan, 4s.	16,000 00	17,680 00
" " Water Loan, 4s.....	164,000 00	181,220 00
Fitchburg R. R. Co., 5s.....	20,000 00	21,400 00
Pennsylvania R. R. Co., Consolidated, 6s.....	25,000 00	30,000 00
N. Y, C. & H. Riv. R. R. Co., 4s.....	25,000 00	25,500 00
Boston & Maine R. R. Co, 4½s.....	25,000 00	28,375 00
N. Y. & Putnam R. R. Co., 4s.....	25,000 00	26,000 00
City of Louisville, Ky., 4s.....	50,000 00	51,875 00
City of St. Louis, Mo., 4s.....	15,000 00	16,237 50
	$665,000 00	$729,787 50

Cash on hand and in bank.....		54,641 98
Interest due and accrued on stocks not included in market value.....		7,572 50
Gross premiums in course of collection not more than three months due.....		99,725 24
Total.....		$891,727 17
Less special deposits to secure liabilities in Ohio.....		110,500 00
Aggregate amount of all available assets.....		$781,227 17

LIABILITIES.

Net amount of unpaid losses.....		$46,046 87
Unearned premiums at 50 per cent. on fire risks under one year.....	$227,703 57	
Unearned premiums, *pro rata*, on fire risks running more than one year.....	192,253 61	
Amount of unearned premiums on all outstanding risks.....		419,957 18
Due and accrued for salaries and other miscellaneous expenses.....		7,378 17
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $17,981.91; re-insurance, $451.00.....		18,432 91
Total.....		$491,809 63
Less liabilities secured by special deposits: Unpaid losses, $2,710.00; unearned premiums, $19,967.00.....		22,677 00
Liabilities, except deposit capital.....		$469,132 63
Surplus as regards policy holders.....		$312,094 54
Amount of deposit capital.....		200,000 00
Surplus over deposit capital.....		$112,094 54

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$746,511 01	
Deduct re-insurance, rebate and return premiums	165,671 50	
Net cash received for premiums during the year		$580,839 51
Interest on bonds and mortgages		27,021 06
Remittances from home office	$83,557 63	
Received during the year in cash		$607,860 57

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$319,110 42
Commissions and brokerage		112,922 26
Salaries, fees and wages		37,090 91
State, national and local taxes		11,256 72
All other payments		43,244 42
Remittances to home office	$120,420 82	
Expenditures during the year in cash		$523,554 73

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$53,943,460	$738,668 56
Written or renewed during the year	61,799,778	751,433 12
Total	$115,743,238	$1,490,101 68
Deduct those expired and marked off as terminated	49,815,285	683,650 32
In force at the end of the year	$65,927,953	$806,451 36
Deduct amount re-insured	2,302,689	28,847 78
Net amount in force December 31, 1895	$63,625,264	$777,603 58

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$35,544,789	$455,407 17
More than *one* and not more than *three* years to run	18,304,312	197,646 91
More than three years to run	9,776,163	124,549 50
Net amount in force December 31, 1895	$63,625,264	$777,603 58

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$2,459,194 51
Total losses paid from organization to date	1,817,067 00
Total losses incurred during the year	287,929 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$6,514,406 00
Premiums received	84,167 18
Losses paid	33,832 85
Losses incurred	41,467 28
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	1,400,600 00

UNITED STATES BRANCH

BRITISH AMERICA ASSURANCE COMPANY.

Principal office, N. W. Dep't., Milwaukee, Wis.

YEAR ENDING DECEMBER 31, 1895.

[Located at Toronto, Dominion of Canada; commenced business June 19, 1835; commenced business in Illinois, August 1, 1874.]

GEO. A. COX, President. **P. H. SIMS, Secretary.**

L. D. HAMMOND, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursurant to the laws of Illinois, deposited in New York	**$200,000 00**

ASSETS.

Market value of stocks and bonds owned by the company, viz.:	**$946,550 52**

Stocks and Bonds.	Par value.	Market value.
U. S. bonds, 4s	$275,000 00	$305,250 00
" 6s	30,000 00	30,900 00
Georgia State, 4½s	25,000 00	28,000 00
City of Richmond, Va., 4s	26,300 00	26,300 00
" Toledo, O., 4s	50,000 00	51,365 00
" Columbus, O., 4½s	50,000 00	53,350 00
" London, Can., 4s	150,000 00	155,493 00
" Toronto, Can., 4s	90,125 00	94,347 52
" Kingston, Can., 4½s	20,000 00	22,360 00
" Winnipeg, Can., 5s	20,000 00	22,240 00
New York & West Shore, 1st mort., 4s	50,000 00	52,375 00
Central Canada L. & S Co.'s debentures, 4½s	25,000 00	25,000 00
Dominion of Canada stock, 4s	12,000 00	12,540 00
Chicago Electric Transit Co., 6s	25,000 00	27,250 00
City of Riverside, Cal., 5s	25,000 00	27,180 00
Freehold Loan and Savings stock, 6s	12,000 00	13,200 00
	$885,425 00	$946,550 52

Cash on hand and in bank		30,493 98
Interest due and accrued on bonds not included in market value		9,365 00
Gross premiums in course of collection not more than three months due		177,720 50
Bills receivable, not matured, taken for fire, marine and inland risks		16,089 52
Total		$1,180,219 52
Less special deposits to secure liabilities in Ohio, Georgia and Virginia		159,015 00
Aggregate amount of all available assets		$1,021,204 52

LIABILITIES.

Net amount of unpaid losses		$149,294 46
Unearned premiums at 50 per cent. on fire risks under one year	$366,337 03	
Unearned premiums, *pro rata*, on fire risks running more than one year	206,579 95	
Unearned premiums at 50 per cent. on inland navigation risks	20,717 45	
Unearned premiums at 100 per cent. on marine risks	953 50	
Amount of unearned premiums on all outstanding risks		594,587 93
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $19,497.14; return premiums, $21,001.84; re-insurance, $1,472.06		41,970 54
Total		$785,852 93
Less liabilities secured by special deposits: Unpaid losses, $19,082.04; unearned premiums, $67,511.80		86,543 84
Liabilities, except deposit capital		$699,309 09

Surplus as regards policy holders	$321,895 43
Amount of deposit capital	200,000 00
Surplus over deposit capital	$121,895 43

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$1,270,256 87	$244,378 86	
Deduct re-insurance, rebate and return premiums	285,369 38	56,812 67	
Net cash received for premiums during the year	$984,887 49	$187,561 19	$1,172,448 68
Interest and dividends from all other sources			37,745 91
Received during the year in cash			$1,210,194 59

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$545,507 57	
Net amount paid for marine and inland losses	194,264 30	$739,771 87
Commissions and brokerage		224,204 13
Salaries, fees and wages		24,875 28
State, national and local taxes		25,325 12
All other payments		95,894 86
Remittances to home office	$84,416 40	
Expenditures during the year in cash		$1,110,071 26

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$80,654,861	$1,108,916 81
Written or renewed during the year	87,163,113	1,271,957 75
Total	$167,817,974	$2,375,874 56
Deduct those expired and marked off as terminated	79,702,130	1,244,417 65
In force at the end of the year	$88,115,844	$1,131,456 91
Deduct amount re-insured	1,409,198	18,137 82
Net amount in force December 31, 1895	$86,706,646	$1,113,319 09

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$52,590,074	$732,674 07
More than *one* and not more than *three* years to run	28,969,599	309,741 51
More than three years to run	5,146,973	70,903 51
Net amount in force December 31, 1895	$86,706,646	$1,113,319 09

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$2,849,359	$26,878 06
Written during the year	22,623,044	237,279 75
Total	$25,472,403	$264,157 81
Deduct those expired and marked off as terminated	21,914,884	221,769 41
Net amount in force	$3,557,519	$42,388 40

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$13,161,067 81
Total losses paid from organization to date	8,355,659 50
Total losses incurred during the year	738,124 15

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, $5,727,616.00; marine and inland, $739,782.00	$6,467,398 00
Premiums received, fire, $77,544.67; marine and inland, $16,556.65	94,101 32
Losses paid, fire, $49,825.82; marine and inland, $3,903.10	53,728 92
Losses incurred, fire, $54,550.82; marine and inland, $87.96	54,638 78
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	1,428,950 00

UNITED STATES BRANCH

BRITISH AND FOREIGN MARINE INSURANCE COMPANY.

(LIMITED.)

Principal office, Cotton Exchange Building, New York, N. Y.

YEAR ENDING DECEMBER 31, 1895.

[Located at Liverpool, Eng.; commenced business February, 1863; commenced business in Illinois April 30, 1881.]

L. ALLYN WIGHT, Attorney and Manager. SAMUEL P. WEIR, Secretary.

F. C. BROWN, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital, pursuant to the laws of Illinois, deposited in New York and Massachusetts	$514,889 80

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	$41,000 00
Market value of stocks and bonds owned by the company, viz.:	985,463 13

Stocks and Bonds.	Par value.	Market value.
Boston & Lowell, R. R., 4s, cou	$100,000 00	$102,583 33
Fitchburg Railroad, 4s, reg	30,000 00	30,100 00
" 4½s, coupon	50,000 00	51,000 00
Boston, Clinton, Fitchburg & N. B. R. R., 5s, cup'n	2,000 00	2,320 00
Providence & Worcester R. R., 6s, coupon	50,000 00	52,375 00
Boston & Maine R. R., 4½s, coupon	1,000 00	1,177 50
Old Colony R. R., 6s, coupon	11,000 00	11,618 75
" 6s, reg	1,000 00	1,056 25
" 6s, coupon	2,000 00	2,065 00
" 4½s, coupon	12,000 00	12,765 00
" 4s, reg	25,000 00	27,062 50
Eastern Railroad, 6s, coupon	15,000 00	18,300 00
" 6s, coupon (sterl.)	5,840 00	7,124 80
Registered United States, 4s, consols	100,000 00	109,000 00
Local Imp., City of Brooklyn, 3s	42,000 00	40,530 00
Additional Water Stock, City of New York, 3s	58,000 00	58,435 00
Registered United States, 5s	10,000 00	11,250 00
United States, 4s, reg	100,000 00	109,000 00
" 4s, reg	25,000 00	27,250 00
Water, City of Portland	9,000 00	10,485 00
Allegheny Valley R. R., 1st mort	100,000 00	129,000 00
Pennsylvania R. R., 4½s	39,000 00	41,340 00
Chicago, Milwaukee & St. Paul R. R	75,000 00	83,625 00
Richmond City, 4s	50,000 00	46,000 00
	$912,840 00	$985,463 13

Cash on hand and in bank	67,143 74
Gross premiums in course of collection not more than three months due	432,526 18
Bills receivable, not matured, taken for fire, marine and inland risks	4,107 50
All other property, viz.: Due for re-insurance on losses paid	21,425 42
Total	$1,551,665 97
Less special deposits to secure liabilities in Ohio, Georgia and Oregon	187,735 00
Aggregate amount of all available assets	$1,368,930 97

LIABILITIES.

Net amount of unpaid losses		$213,183 45
Unearned premiums at 100 per cent. on marine risks	$556,060 29	
Less cash rebate to credit of assured deductible in settlement of premiums	43,315 54	512,764 75
Unused balances of bills and notes taken in advance for premiums on marine and inland policies		1,133 50
All other demands against the company, viz.: State, city, county or other taxes and assessments, $8,663.47; commissions and other charges due and to become due to agents and brokers, $83,442.93; re-insurance, $55,366.92		92,473 32
Total		$819,555 02
Less liabilities secured by special deposits: Unearned premiums		7,071 23
Liabilities, except deposit capital		$812,483 79
Surplus as regards policy holders		$551,447 18
Amount of deposit capital		514,839 80
Surplus over deposit capital		$36,607 38

RECEIPTS DURING THE YEAR.

	From marine & inland risks.	
Premiums collected during the year	$2,406,972 98	
Deduct re-insurance, rebate and return premiums	843,573 84	
Net cash received for premiums during the year		$1,563,399 14
Interest and dividends from all other sources		47,985 26
Remittances from home office, including credit notes	$414,617 72	
Received during the year in cash		$1,611,384 40

DISBURSEMENTS DURING THE YEAR.

Net amout paid for marine and inland losses		$653,948 29
Commissions and brokerage		190,435 08
Salaries, fees and wages		105,137 81
State, national and local taxes		26,016 76
Remittances to home office, including debit notes	$1,040,809 60	
Expenditures during the year in cash		$975,537 44

RISKS AND PREMIUMS.

	Marine & inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$31,653,516	$431,486 42
Written during the year	687,842,106	2,556,806 67
Total	$719,496,622	$2,988,293 09
Deduct those expired and marked off as terminated	681,712,765	2,432,212 80
In force December 31, 1895	$37,783,857	$556,080 29
Deduct amount re-insured	9,598,571	113,303 96
Net amount in force	$28,185,286	$442,776 33

GENERAL INTERROGATORIES.

Marine losses incurred during the year	$718,724 36

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, marine and inland	$33,332,259 00
Premiums received, marine and inland	70,005 89
Losses paid, marine and inland	37,459 85
Losses incurred, marine and inland	46,748 85

UNITED STATES BRANCH

CALEDONIAN INSURANCE COMPANY.

Principal office, 27 and 29 Pine st., New York, N. Y.

YEAR ENDING DECEMBER 31, 1895.

[Located at Edinburgh, Scotland; commenced business in the United States September, 1890; commenced business in Illinois October 8, 1890.]

CHAS. H. POST, U. S. Manager.

R. MOODEY CRITCHELL, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York	$200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			$50,000 00
Total value of mortgaged premises		$100,000 00	
Market value of bonds owned by the company, viz.:			1,634,412 50
Bonds.	**Par value.**	**Market value.**	
United States, registered, 4s	$300,000 00	$331,500 00	
New York City, school, 8s	200,000 00	200,000 00	
State of Georgia, 8½s	25,000 00	25,000 00	
City of Richmond, Va., 4s	22,500 00	22,500 00	
Penn & N. Y. Canal & R. R. Co., cons., 4s	100,000 00	94,000 00	
Lehigh Valley R. R. Co., 6s	50,000 00	62,000 00	
Chicago, B. & Q. R. R. Co., Neb. ext'n, 4s	50,000 00	45,375 00	
Allentown Terminal R. R. Co's 1st mort., gold, 4s	50,000 00	50,000 00	
Richmond & Petersburg R. R. Co.'s cons., 4½s	50,000 00	50,500 00	
N. Y., Chicago & St. L. R. R. Co.'s 1st mort., 4s	60,000 00	63,000 00	
St. P., Minn. & Manitoba R. R. Co's Mont. ext'n, 4s	50,000 00	45,500 00	
Lake Erie & Western R. R. Co's 1st mort., 5s	42,000 00	49,140 00	
Chi., Mil. & St. Paul R. R Co's 1st mort., (South Minnesota Div.), 6s	50,000 00	58,750 00	
Fremont, Elkhorn & Miss. V. R. R. Co's cons., 6s.	15,000 00	19,237 50	
Albany & Susquehanna R. R. Co's 1st cons. (guar.) mort., 7s	15,000 00	19,350 00	
Jersey City, 6s	18,000 00	20,340 00	
" (water), 7s	5,000 00	5,750 00	
" 7s	8,000 00	10,400 00	
" (improvement) 7s	3,000 00	3,570 00	
Phila., Wilmington & Baltimore R. R. Co., 4s	50,000 00	52,000 00	
St. P., Minn. & Man. R. R. Co's cons. mort., 4½s.	50,000 00	51,750 00	
Central R. R. of New Jersey, gen. mort., 5s	100,000 00	116,000 00	
City of Richmond, Va, 4s	2,500 00	2,500 00	
Lehigh Valley Coal Co's 1st mort., 5s	25,000 00	26,000 00	
Long Island R. R. Co's gen. mort., 4s	50,000 00	48,500 00	
Balt. & Ohio R. R. Co's 1st mort., term., gold., 4½s.	100,000 00	110,500 00	
Chicago, Rock Island & Pacific, 1st mort., 5s	50,000 00	51,250 00	
	$1,541,000 00	$1,634,412 50	
Cash on hand and in bank			187,877 64
Interest due and accrued on stocks not included in market value			17,921 65
Gross premiums in course of collection not more than three months due			112,295 65
All other property, viz.: Due for re-insurance on losses paid			13,396 89
Total			$2,015,904 33
Less special deposits to secure liabilities in Ohio, Oregon, Georgia and Virginia			210,500 00

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$2,470 34	
Aggregate amount of all available assets		$1,805,404 33

LIABILITIES.

Net amount of unpaid losses		$308,068 64
Unearned premiums at 50 per cent. on fire risks under one year	$531,031 38	
Unearned premiums, *pro rata*, on fire risks running more than one year	525,129 48	
Amount of unearned premiums on all outstanding risks		1,056,160 86
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $19,382.44; re-insurance, $4,984.44; contingent, $10,000.00; all other demands, $12,210.67		46,527 55
Total		$1,305,757 05
Less liabilities secured by special deposits: Unpaid losses, $14,807.49; unearned premiums, $69,349.64		84,157 13
Liabilities, except deposit capital		$1,221,599 92
Surplus as regards policy holders		$583,804 41
Amount of deposit capital		200,000 00
Surplus over deposit capital		$383,804 41

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$1,838,485 92	
Deduct re-insurance, rebate and return premiums	530,924 68	
Net cash received for premiums during the year		$1,307,561 24
Interest and dividends from all other sources		74,652 83
Received during the year in cash		$1,382,214 07

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$986,161 25
Commissions and brokerage		259,164 89
Salaries, fees and wages		74,610 88
State, national and local taxes		47,383 79
All other payments		80,305 80
Special payment to Niagara Fire Insurance Company on account of cancellation of contract		20,000 00
Remittances to home office	$69,149 51	
Expenditures during the year in cash		$1,467,626 61

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$256,171,259	$2,829,766 52
Written or renewed during the year	144,655,997	1,807,113 31
Total	$400,827,256	$4,636,879 83
Deduct those expired and marked off as terminated	184,169,605	2,257,288 92
In force at the end of the year	$216,657,651	$2,379,590 91
Deduct amount re-insured	15,384,975	213,083 94
Net amount in force December 31, 1895	$201,272,676	$2,166,506 97

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$77,259,762	$1,062,062 77
More than *one* and not more than *three* years to run	96,409,694	770,3[illegible]2 00
More than three years to run	27,603,220	334,122 20
Net amount in force December 31, 1895	$201,272,676	$2,166,506 97

GENERAL INTERROGATORIES.

Total premiums received from admission of company to date	$7,913,997 82
Total losses paid from admission to date	4,615,361 68
Total losses incurred during the year	923,902 50

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$6,418,971 00
Premiums received	97,226 81
Losses paid	46,922 05
Losses incurred	47,150 66
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	1,710,052 00

UNITED STATES BRANCH

COMMERCIAL UNION ASSURANCE COMPANY.—(LIMITED.)

Principal office, Cor. Pine and William sts., New York, N. Y.

YEAR ENDING DECEMBER 31, 1895.

[Located at London, Eng.; commenced business October 1, 1861; commenced business in Illinois April 16, 1872.]

CHARLES SEWALL, U. S. Manager.

HENRY C. EDDY, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York	$200,000 00

ASSETS.

Value of real estate owned by the company, unincumbered	$870,395 85
Market value of stocks and bonds owned by the company, viz.:	1,628,657 50

Stocks and Bonds.	Par value.	Market value.
U. S. Registered, 4s	$425,000 00	$463,250 00
Akron & Chicago Junction R. R., 5s	30,000 00	30,000 00
Central of New Jersey, 5s	50,000 00	57,000 00
Chicago, Burlington & Quincy, 5s	100,000 00	100,500 00
" Milwaukee & St. Paul, 5s	75,000 00	81,000 00
" " " C. & P. W. Div., 5s	25,000 00	27,250 00
" " " con., 7s	50,000 00	61,500 00
" & Northwestern, 5s	78,000 00	78,657 50
" " 7s	50,000 00	69,500 00
" Rock Island & Pacific, 6s	60,000 00	76,800 00
Clev., Cin., Chi. & St. Louis, S. & C. Div., 4s	50,000 00	44,000 00
Indianapolis & Vincennes, 7s	65,000 00	78,000 00
Lehigh Valley of New York, 4½s	50,000 00	51,000 00
" Terminal, 5s	50,000 00	55,750 00
Louisville & Nashville, 5s	50,000 00	51,000 00
Michigan Central, 5s	40,000 00	41,600 00
Milwaukee, Lake Shore & Western, con., 6s	25,000 00	32,500 00
New York Central & Hudson River, 7s	30,000 00	35,700 00
" Lackawanna & Western, 6s	50,000 00	65,500 00
Pittsburgh, Ft. Wayne & Chicago, guaranteed	15,000 00	24,150 00
Western Pennsylvania, 4s	50,000 00	51,500 00
West Shore, guaranteed, 4s	50,000 00	52,500 00
	$1,468,000 00	$1,628,657 50

Cash on hand and in bank	535,922 07
Interest due and accrued on stocks not included in market value	23,212 48
Gross premiums in course of collection not more than three months due	418,487 30
Bills receivable, not matured, taken for fire, marine and inland risks	18,794 13
All other property, viz.: Rents due and accrued, $8,010.09; due for re-insurance on losses paid, $2,551.74	10,561 83
Total	$3,506,031 16
Less special deposits to secure liabilities in Ohio, Virginia and Oregon	218,000 00
Aggregate amount of all available assets	$3,288,031 16

LIABILITIES.

Net amount of unpaid losses		$290,238 19
Unearned premiums at 50 per cent. on fire risks under one year	$968,448 56	
Unearned premiums, *pro rata*, on fire risks running more than one year	969,362 86	
Unearned premiums at 50 per cent. on inland navigation risks	9,378 06	
Amount of unearned premiums on all outstanding risks		1,947,189 45
Amount reclaimable on perpetual fire insurance policies		67,256 01
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $59,192.41; return premiums, $1,027.56; re-insurance, $2,169.79		62,389 76
Total		$2,367,128 41
Less liabilities secured by special deposits: Unpaid losses, $9,851.68; unearned premiums, $116,824.82		126,676 50
Liabilities, except deposit capital		$2,240,451 91
Surplus as regards policy holders		$1,047,579 25
Amount of deposit capital		200,000 00
Surplus over deposit capital		$847,579 25

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$3,179,523 74	$209,094 82	
Deduct re-insurance, rebate and return premiums	674,957 86	5,877 05	
Net cash received for premiums during the year	$2,504,565 88	$203,717 27	$2,708,283 15
Interest and dividends from all other sources			76,148 20
Income from all other sources			29,642 15
Deposit premiums received on perpetual fire risks		$14,200 90	
Remittances from home office		90,000 00	
Received during the year in cash			$2,814,073 50

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$1,405,868 24	
Net amount paid for marine and inland losses	235,236 63	$1,641,104 87
Commissions and brokerage		457,956 41
Salaries, fees and wages		142,723 04
State, national and local taxes		61,088 72
All other payments		137,001 69
Remittances to home office	$441,808.43	
Expenditures during the year in cash		$2,429,824 73

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$379,258,704	$4,170,589 09
Written or renewed during the year	283,638,327	3,138,509 51
Total	$662,890,031	$7,309,098 60
Deduct those expired and marked off as terminated	292,334,167	3,347,845 65
In force at the end of the year	$370,555,864	$3,961,252 95
Deduct amount re-insured	7,307,704	82,375 95
Net amount in force December 31, 1895	$363,248,160	$3,878,877 00

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$158,174,563	$1,936,897 13
More than *one* and not more than *three* years to run	143,293,363	1,243,323 76
More than three years to run	61,780,234	698,656 11
Net amount in force December 31, 1895	$363,248,160	$3,878,877 00

PERPETUAL RISKS.

Perpetual risks in force December 31, 1895	$3,536,879 17	$74,728 90

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$1,788,522	$18,712 60
Written during the year	27,985,964	208,221 51
Total	$29,774,486	$226,934 11
Deduct those expired and marked off as terminated	29,030,334	207,308 05
In force December 31, 1895	$744,152	$19,631 06
Deduct amount re-insured	30,000	875 00
Net amount in force	$714,152	$18,756 06

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$41,626,605 00
Total losses paid from organization to date	25,809,297 00
Total losses incurred during the year	16,427 14

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, $13,689,386.65; marine and inland, $4,682,692.00	$18,372,078 65
Premiums received, fire, $171,523.31; marine and inland, $34,804.05	206,327 36
Losses paid, fire, $98,131.76; marine and inland, $27,348.96	125,480 72
Losses incurred, fire, $113,488.15; marine and inland, $30,314.52	143,802 67
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	3,000,000 00

UNITED STATES BRANCH

GENERAL MARINE INSURANCE COMPANY.

Principal office, No. 416 Walnut st., Philadelphia, Pa.

YEAR ENDING DECEMBER 31, 1895.

[Located at Dresden, Saxony, Germany; commenced business in Illinois February 16, 1892.]

MAX GRUNDNER, U. S. Manager.

JOHN E. EARLE AND WILFRED MASSEY, Attorneys in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York	$200,000 00

ASSETS.

Market value of bonds owned by the company, viz.:			$244,500 00
Bonds.	Par value.	Market value.	
United States, 4s	$150,000 00	$169,500 00	
New York City, 3s	50,000 00	50,000 00	
Georgia State, 4s	25,000 00	25,000 00	
	$225,000 00	$244,500 00	
Cash on hand and in bank			34,325 34
Gross premiums in course of collection not more than three months due			38,219 45
Bills receivable, not matured, taken for fire, marine and inland risks			2,103 13
Total			$319,147 92
Less special deposits to secure liabilities in Georgia			25,000 00
Aggregate amount of all available assets			$294,147 92

LIABILITIES.

Net amount of unpaid losses		$17,525 22
Unearned premiums at 50 per cent. on inland navigation risks	$4,640 81	
Unearned premiums at 100 per cent. on marine risks	27,097 15	
Amount of unearned premiums on all outstanding risks		31,737 96
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $2,700.88; return premiums, $10.19; re-insurance, $3,849.80		6,560 87
Total		$55,824 05
Less liabilities secured by special deposits: Unearned premiums		941 18
Liabilities, except deposit capital		$54,882 87
Surplus as regards policy holders		$239,265 05
Amount of deposit capital		200,000 00
Surplus over deposit capital		$39,265 05

RECEIPTS DURING THE YEAR.

	From marine & inland risks.	
Premiums collected during the year	$168,544 22	
Deduct re-insurance, rebate and return premiums	1,615 26	
Net cash received for premiums during the year		$166,928 96
Income from all other sources		6,602 29
Received during the year in cash		$173,531 25

DISBURSEMENTS DURING THE YEAR.

Net amount paid for marine and inland losses		$116,182 29
Commissions and brokerage		17,629 38
Salaries, fees and wages		6,495 85
State, national and local taxes		4,019 85
All other payments		2,438 04
Remittances to home office	$36,557 33	
Expenditures during the year in cash		$146,756 41

RISKS AND PREMIUMS.

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$3,384,794	$26,421 78
Written during the year	49,387,827	183,720 70
Total	$52,772,621	$210,142 48
Deduct those expired and marked off as terminated	48,564,903	178,404 47
In force December 31, 1895	$4,207,718	$31,737 96
Deduct amount re-insured	221,511	1,618 26
Net amount in force	$3,986,207	$30,122 70

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, marine and inland	$5,844,509 00
Premiums received, marine and inland	12,869 93
Losses paid, marine and inland	5,168 63
Losses incurred, marine and inland	6,708 63

UNITED STATES BRANCH

HAMBURG BREMEN FIRE INSURANCE COMPANY.

Principal office, No. 22 Pine St., New York, N. Y.

YEAR ENDING DECEMBER 31, 1895.

[Located at Hamburg, Germany; commenced business January 1, 1855; commenced business in Illinois March 13, 1872.]

FRANCIS O. AFFELD, Manager.

CONRAD WITKOWSKY, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York..... $205,000 00

ASSETS.

Market value of stocks and bonds owned by the company, viz.:..... $1,260,675 00

Stocks and Bonds.	Par value.	Market value.
United States, 4s, registered.....	$100,000 00	$109,000 00
Georgia State, 4½s, registered.....	25,000 00	28,750 00
New York City additional water, 3s, registered....	105,000 00	105,787 50
" " " " " "	25,000 00	25,187 50
New York City school house, 3s, registered.....	100,000 00	100,500 00
Portland City, Oregon, gold, 5s.....	50,000 00	57,000 00
Providence City, R. I., gold, 4s.....	25,000 00	28,750 00
Richmond City, Va., 5s, registered.....	15,000 00	16,800 00
St. Louis, Mo., gold, 3 65-100s,.....	25,000 00	25,625 00
A. T. & S. F. R. R., Eng. Trust Co., certificates...	25,000 00	17,750 00
Beech Creek R. R., guar. 1st mort., gold, 4s.....	20,000 00	20,400 00
Central R. R. of New Jersey, gen. mort., gold, 5s..	25,000 00	29,000 00
Central Ohio R. R., cons. 1st mort., gold, 4½s.....	25,000 00	25,250 00
Central Pacific R. R., 1st mort., gold, 6s.....	20,000 00	20,000 00
C. B. & Q. Q. R. R., cons. 1st mort., 7s.....	20,000 00	28,900 00
C., M. & St. P., Chi. & Pac. West'n Div., 1st mort., gold, 5s.....	25,000 00	27,875 00
C. & N. W. R. R., cons. sinking fund, 1st mort., 7s.	25,000 00	34,750 00
C., R. I. & P. R. R., 1st mort., 6s, registered.....	25,000 00	32,000 00
C., I., St. L. & C. R. R., gen. 1st mort., gold, 4s	15,000 00	14,250 00
Den. & Rio Grande R. R., cons. 1st mort., gold, 4s.	25,000 00	21,500 00
East Tenn., V. & G. R. R., cons. mort., gold, 5s....	25,000 00	26,062 50
Edison Elec. Illum'g Co., N. Y., 1st mort. gold, 5s.	20,000 00	21,200 00
Illinois Central R. R., 1st mort. gold, 3½s.....	50,000 00	52,000 00
Kansas Pacific R. R., Den. Div., 1st mort. gold, 6s.	20,000 00	21,400 00
Lake E. & W. R. R., 1st mort, 50 years, gold, 5s....	25,000 00	28,500 00
Long Island R. R., cons. 1st mort., gold, 5s.....	30,000 00	35,550 00
Louis. & Nashv. R. R., 1st mort., 50 years, gold, 5s.	30,000 00	29,100 00
N. Y. C. & St. L. R. R., 1st mort., gold, 4s.....	30,000 00	30,600 00
N. Y., L. E. & W. R. R., cons. 1st mort., gold., 7s..	25,000 00	34,250 00
North Pac. R. R., land grant sinking fund, 1st mort., gold, 6s, registered.....	20,000 00	23,400 00
Oregon Ry. & Nav. Co., 1st mort., gold, 6s.	10,000 00	10,400 00
Pennsylvania Co., guar. 1st mort., gold, 4½s.....	30,000 00	32,550 00
Pennsylvania R. R., cons. mort., gold, 4s.....	15,000 00	16,200 00
" " " 5s.....	10,000 00	11,700 00
P., C., C. & St. L. R. R., guar. cons. mort., gold, series A, 4s.....	25,000 00	26,250 00
St. P., M. & Man. R. R., cons. 1st mort., gold, 4½s.	25,000 00	26,000 00
S. V. & New Eng. R. R., guar. 1st mort., gold, 4s.	30,000 00	24,900 00
Union Pacific R. R., 1st mort., gold, 6s.....	20,000 00	20,825 00
Wabash R. R., 1st mort., 50 years, gold, 5s.....	25,000 00	25,812 50
	$1,185,000 00	$1,260,675 00

Amount loaned on stocks and bonds as collateral		$20,000 00
Market value of collaterals	$26,800 00	
Cash on hand and in bank		33,710 68
Interest due and accrued on stocks not included in market value		1,000 00
Gross premiums in course of collection not more than three months due		107,388 31
Total		$1,423,723 99
Less special deposits to secure liabilities in Oregon		57,000 00
Aggregate amount of all available assets		$1,365,723 99

LIABILITIES.

Net amount of unpaid losses		$86,065 00
Unearned premiums at 50 per cent. on fire risks under one year	$444,686 40	
Unearned premiums, *pro rata*, on fire risks running more than one year	353,011 54	
Amount of unearned premiums on all outstanding risks		797,697 94
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		17,870 72
Total		$901,633 66
Less liabilities secured by special deposits: Unpaid losses, $1,400.00; unearned premiums, $18,025.98		19,425 98
Liabilities, except deposit capital		$882,207 73
Surplus as regards policy holders		$483,516 26
Amount of deposit capital		205,000 00
Surplus over deposit capital		$278,516 26

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$1,410,467 80	
Deduct re-insurance, rebate and return premiums	286,763 94	
Net cash received for premiums during the year		$1,123,703 86
Interest and dividends from all other sources		47,178 66
Received during the year in cash		$1,170,882 52

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$563,270 82
Commissions and brokerage		235,353 07
Salaries, fees and wages		92,115 97
State, national and local taxes		25,369 27
All other payments		65,190 06
Remittances to home office	$99,102 86	
Expenditures during the year in cash		$981,299 19

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$124,734,734	$1,648,163 86
Written or renewed during the year	114,178,711	1,419,244 46
Total	$238,918,445	$3,067,408 32
Deduct those expired and marked off as terminated	109,498,578	1,443,999 73
In force at the end of the year	$129,419,867	$1,623,408 59
Deduct amount re-insured	4,461,653	50,749 55
Net amount in force December 31, 1895	$124,958,214	$1,572,659 04

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$68,802,804	$889,372 79
More than *one* and not more than *three* years to run	43,475,780	508,180 25
More than three years to run	12,679,630	175,106 00
Net amount in force December 31, 1895	$124,958,214	$1,572,659 04

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date in United States....	$16,733,478 62
Total losses paid from organization to date in United States.....	9,986,621 55
Total losses incurred during the year.....	551,730 82

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	$9,808,702 00
Premiums received.....	129,525 25
Losses paid	61,729 13
Losses incurred.....	78,354 13
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan.....	2,378,342 00

UNITED STATES BRANCH

IMPERIAL INSURANCE COMPANY.—(LIMITED).

Principal office, No. 88 Pine street, New York.

YEAR ENDING DECEMBER 31, 1895.

[Located at London, England, commenced business in the United States May, 1868; commenced business in Illinois, June 8, 1868.]

J. J. COURTNEY, General Attorney.

LEWIS H. DAVIS, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York.....	$286,000 00

ASSETS.

Value of real estate owned by the company, unincumbered.....			$476,634 70
Market value of stocks and bonds owned by the company, viz.:.....			1,097,703 33
Stocks and Bonds.	Par value.	Market value.	
U. S. 4s, funded loan, 1907, registered.....	$236,000 00	$258,420 00	
New York City School, 3s	50,000 00	50,000 00	
U. S. 4s, funded loan, 1907, registered.....	120,000 00	131,400 00	
" " "	50,000 00	54,750 00	
" " "	50,000 00	54,750 00	
" " "	25,000 00	27,375 00	
County of Essex, N. J., Park, 3.65s, gold.....	100,000 00	103,000 00	
City of Boston, 3½s, gold.....	50,000 00	51,125 00	
" " 3½s.....	50,000 00	51,250 00	
" Providence, 3½s, gold.....	50,000 00	51,000 00	
West Shore R. R. Co., 4s, 1st mort., guar.....	100,000 00	106,000 00	
Lehigh Valley R. R. Co., 1st mort., 4s, gold.....	40,000 00	42,000 00	
West Virginia State, deferred certificates.....	28,666 67	1,433 33	
City of N. Y., 3s, gold (Harlem River bridge loan).	60,000 00	61,200 00	
Hudson County, N. J., 4½s, new public road, gold.	50,000 00	54,000 00	
	$1,059,666 67	$1,097,703 33	
Cash on hand and in bank.....			132,004 33
Interest due and accrued on stocks not included in market value.....			5,091 67
Gross premiums in course of collection not more than three months due.....			186,013 84
All other property, viz.: Rents due and accrued			2,773 50
Total			$1,900,221 37
Less special deposits to secure liabilities in Ohio, Virginia, Georgia and Oregon.			268,275 00

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months.....	$9,427 96	
Aggregate amount of all available assets...		$1,631,946 37

LIABILITIES.

Net amount of unpaid losses		$77,805 05
Unearned premiums at 50 per cent on fire risks under one year	$464,651 78	
Unearned premiums, *pro rata*, on fire risks running more than one year	410,935 81	
Unearned premiums on risks re-insured in Lloyd Associations	377 88	
Amount of unearned premiums on all outstanding risks		875,965 42
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		20,003 61
Total		$978,774 08
Less liabilities secured by special deposits: Unpaid losses, $5,984 97; unearned premiums, $56,411.76		62,396 73
Liabilities, except deposit capital		$911,377 35
Surplus as regards policy holders		$720,569 02
Amount of deposit capital		286,000 00
Surplus over deposit capital		$434,569 02

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$1,558,602 89	
Deduct re-insurance, rebate and return premiums	389,100 47	
Net cash received for premiums during the year		$1,169,502 42
Interest and dividends from all other sources		37,267 68
Income from all other sources		36,699 66
Received during the year in cash		$1,243,469 76

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$625,670 25
Commissions and brokerage		215,251 23
Salaries, fees and wages		102,965 85
State, national and local taxes		46,741 17
All other payments		56,175 79
Remittances to home office	$207,788 33	
Expenditures during the year in cash		$1,046,804 29

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$182,650,878 29	$1,856,213 34
Written or renewed during the year	134,638,866 16	1,553,747 33
Total	$317,289,744 45	$3,409,960 67
Deduct those expired and marked off as terminated	143,285,274 68	1,554,582 57
In force at the end of the year	$174,004,469 77	$1,855,378 10
Deduct amount re-insured	12,351,582 71	118,009 32
Net amount in force December 31, 1895	$161,652,887 06	$1,737,368 78

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$72,170,850 07	$929,308 62
More than *one* and not more than *three* years to run	56,128,045 07	480,233 00
More than three years to run	33,353,991 92	327,832 16
Net amount in force December 31, 1895	$161,652,887 06	$1,737,368 78

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$23,352,572 67
Total losses paid from organization to date	15,307,007 76
Total losses incurred during the year	592,655 55

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$6,170,280 61
Premiums received	67,994 54
Losses paid	34,850 70
Losses incurred	27,792 60
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	1,389,790 00

UNITED STATES BRANCH

LANCASHIRE INSURANCE COMPANY.

Principal office, No. 25 Pine Street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1895.

[Located at Manchester, England; commenced business June, 1852; commenced business in Illinois November 2, 1872.]

C. B. GILBERT, Manager.

CHARLES B. GILBERT, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York.....	$200,000 00

ASSETS.

Value of real estate owned by the company, unincumbered.....	$385,585 72
Market value of stocks and bonds owned by the company, viz.:.....	1,549,502 50

Bonds and Stocks.	Par value.	Market value.
United States, 4s.....	$500,000 00	$550,000 00
" currency, 6s.....	100,000 00	105,000 00
Albany & Susquehanna R. R. Co, 6s.....	15,000 00	17,700 00
Atchison, Topeka & Santa Fé R. R. Co, 4s.....	45,000 00	34,200 00
Baltimore & Ohio R. R. Co, 4s	10,000 00	10,200 00
" " " 5s	25,000 00	28,000 00
" " " 6s	20,000 00	22,400 00
" " " 6s	20,000 00	23,800 00
Brooklyn & Montauk R. R. Co., 5s	30,000 00	32,400 00
Chi., Burlington & Quincy R R.Co. (Iowa Div.), 4s	35,000 00	34,825 00
C., M. & St. P. R. R. Co. (C. & P. W. Div.), 5s....	45,000 00	50,400 00
Chicago & Northwestern, extension bonds, 4s. ...	40,000 00	40,125 00
Chicago, Rock Island & Pacific R. R. Co., 6s.....	20,000 00	26,000 00
C., C., C. & St. L. R. R. Co., 4s.....	25,000 00	23,250 00
" " " " (C., W.&M.Div.), 4s..	25,000 00	23,750 00
Chi., St. L. & N. O. R. R. Co., 7s.....	15,000 00	15,750 00
" " " " (Memphis Div.), 4s	25,000 00	25,000 00
" " " " 5s.....	10,000 00	12,100 00
City of Portland, Oregon, water, 5s.....	50,000 00	55,000 00
County of Essex, N. J., park, 3.65s	20,000 00	20,400 00
Detroit, Monroe & Toledo R. R. Co, 7s.....	19,000 00	23,940 00
Illinois Central R. R. Co., 4s.....	10,000 00	10,400 00
" " " (Springfield, Div.), 6s...	20,000 00	20,700 00
Mich. Cent. R. R.Co. (Grand River Valley Div)., 6s	15,000 00	17,850 00
Mil. & St. P. R. R. Co. (Iowa & Minn. Div.), 7s..	10,000 00	12,300 00
New York Central & Hudson River R. R. Co., 6s.	10,000 00	12,000 00
New York, Lackawanna & Western R. R. Co., 6s..	15,000 00	20,287 50
Northern Central R. R. Co, 6s.....	14,000 00	16,240 00
North Pennsylvania R. R. Co, 7s.....	10,000 00	12,400 00
Ottumwa, Cedar Falls & St. Paul R. R. Co., 5s....	20,000 00	21,700 00
Philadelphia & Erie R. R. Co., 6s.....	18,000 00	23,940 00
Pennsylvania R. R. Co., 6s	20,000 00	24,200 00
" " 4½s.....	10,000 00	11,325 00
Rome, Watertown & Ogdensburg R. R. Co., 5s....	25,000 00	29,250 00
Syracuse, Binghamton & New York R. R. Co., 7s.	22,000 00	27,940 00
State of Georgia, 3½s	25,000 00	25,250 00
St. Paul & Northern Pacific R. R. Co., 6s	22,000 00	27,280 00
St. Paul, Minneapolis & Manitoba R. R. Co., 4½s..	25,000 00	26,375 00
" " " " 4s....	25,000 00	25,625 00
Western Pennsylvania R. R. Co., 4s.....	10,000 00	10,200 00
	$1,420,000 00	$1,549,502 50

Cash on hand and in bank	$128,331 49
Gross premiums in course of collections not more than three months due	244,436 33
Total	$2,307,856 04
Less special deposits to secure liabilities in Ohio, Virginia and Oregon	220,000 00
Aggregate amount of all available assets	$2,087,856 04

LIABILITIES.

Net amount of unpaid losses		$229,003 13
Unearned premiums at 50 per cent. on fire risks under one year	$772,980 95	
Unearned premiums, *pro rata*, on fire risks running more than one year	490,830 62	
Amount of unearned premiums on all outstanding risks		1,263,811 57
All other demands against the company, viz.: State, city, county or other taxes and assessments, $5,000.00; commissions and other charges due and to become due to agents and brokers, $40,000.00		45,000 00
Total		$1,537,814 70
Less liabilities secured by special deposits: Unpaid losses, $11,708.80; unearned premiums, $62,011.80		73,719 60
Liabilities, except deposit capital		$1,464,095 10
Surplus as regards policy holders		$623,760 94
Amount of deposit capital		200,000 00
Surplus over deposit capital		$423,760 94

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$2,597,547 00	
Deduct re-insurance, rebate and return premiums	700,895 57	
Net cash received for premiums during the year		$1,896,651 43
Interest and dividends from all other sources		65,964 26
Income from all other sources		3,443 83
Remittances from home office	$20,800 00	
Received during the year in cash		$1,966,059 52

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$1,113,679 61
Commissions and brokerage		313,603 94
Salaries, fees and wages		171,951 02
State, national and local taxes		43,957 96
All other payments		149,964 34
Remittances to home office	$162,945 71	
Expenditures during the year in cash		$1,792,156 87

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$223,683,276	$2,598,721 01
Written or renewed during the year	224,395,432	2,584,042 13
Total	$448,078,708	$5,182,763 14
Deduct those expired and marked off as terminated	217,651,094	2,562,295 59
In force at the end of the year	$230,427,614	$2,620,467 55
Deduct amount re-insured	21,484,388	191,739 55
Net amount in force December 31, 1895	$208,943,226	$2,428,728 00

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$122,583,393	$1,545,961 90
More than *one* and not more than *three* years to run	66,208,905	632,894 64
More than three years to run	20,150,928	249,871 46
Net amount in force December 31, 1895	$208,943,226	$2,428,728 00

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$28,982,251 00
Total losses paid from organization to date	18,945,209 00
Total losses incurred during the year	1,062,839 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$10,469,619 00
Premiums received	135,924 41
Losses paid	60,950 85
Losses incurred	84,012 64
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	2,274,787 00

UNITED STATES BRANCH

LION FIRE INSURANCE COMPANY.

Principal office, 197 Asylum street, Hartford Conn.

YEAR ENDING DECEMBER 31, 1895.

[Located at London, England; commenced business in the United States in 1880; commenced business in Illinois December 2, 1880.]

MARTIN BENNETT, Manager.

S. M. MOORE, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York	$210,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			$192,950 00
Interest due and accrued on bond and mortgage loans			4,412 81
Total value of mortgaged premises		$489,150 00	
Market value of bonds owned by the company, viz.:			482,662 50
Bonds.	**Par value.**	**Market value.**	
United States registered, 4s	$50,000 00	$54,750 00	
Brooklyn, 3s, school improvement	150,000 00	153,000 00	
Brooklyn, 3s, improvement loan	50,000 00	51,000 00	
Brooklyn, 3s, park purchase	10,000 00	10,200 00	
City of Richmond	17,000 00	17,000 00	
Georgia State	25,000 00	25,000 00	
Central Railroad of New Jersey, 5s	25,000 00	28,531 25	
County of Lucas, Ohio, Court House	100,000 00	101,000 00	
Baltimore & Ohio, 4½s	25,000 00	25,781 25	
Staten Island Ry., 4½s	16,000 00	16,400 00	
	$468,000 00	$482,662 50	
Cash on hand and in bank			124,245 50
Interest due and accrued on stocks not included in market value			6,227 08
Gross premiums in course of collection not more than three months due			63,959 51
Total			$874,457 40
Less special deposits to secure liabilities in Ohio, Oregon, Georgia and Virginia			197,750 00
Aggregate amount of all available assets			$676,707 40

LIABILITIES.

Net amount of unpaid losses		$61,165 55
Unearned premiums at 50 per cent. on fire risks under one year	$215,592 54	
Unearned premiums, *pro rata*, on fire risks running more than one year	154,156 15	
Amount of unearned premiums on all outstanding risks		369,748 69
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		11,792 57
Total		$442,706 81
Less liabilities secured by special deposits: Unpaid losses, $10,128.04; unearned premiums, $41,848.80		51,976 84
Liabilities, except deposit capital		$390,729 97
Surplus as regards policy holders		$285,977 43
Amount of deposit capital		210,000 00
Surplus over deposit capital		$75,977 43

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$750,593 84	
Deduct re-insurance, rebate and return premiums	211,937 85	
Net cash received for premiums during the year		$538,655 99
Interest on bonds and mortgages		10,149 72
Interest and dividends from all other sources		17,863 21
Received during the year in cash		$566,668 92

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$320,965 27
Commissions and brokerage		106,899 95
Salaries, fees and wages		35,487 70
State, national and local taxes		14,438 28
All other payments		42,866 29
Amount remittances sent to home office	$30,688 89	
Expenditures during the year in cash		$520,157 49

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$68,841,888	$859,750 93
Written or renewed during the year	58,725,954	749,667 44
Total	$127,567,842	$1,609,418 37
Deduct those expired and marked off as terminated	62,235,878	800,902 65
In force at the end of the year	$65,331,964	$808,515 72
Deduct amount re-insured	5,708,329	81,394 76
Net amount in force December 31, 1895	$59,623,635	$727,120 96

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$38,040,552	$131,185 09
More than *one* and not more than *three* years to run	20,015,358	213,712 70
More than three years to run	6,567,725	82,223 17
Net amount in force December 31, 1895	$59,623,635	$727,120 96

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$6,800,164 72
Total losses paid from organization to date	4,207,196 08
Total losses incurred during the year	298,647 62

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$7,560,985 00
Premiums received	82,685 60
Losses paid	42,462 41
Losses incurred	45,455 16
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	940,589 00

UNITED STATES BRANCH

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

Principal office, No. 45 William st., New York, N. Y.

YEAR ENDING DECEMBER 31, 1895.

[Located at Liverpool, England; commenced business in United States, 1848; commenced business in Illinois March 26, 1860.]

HENRY W. EATON, Resident Manager. WILLIAM S. WARREN, Resident Secretary.

WM. S. WARREN, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York	$200,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$1,752,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		3,587,571 14
Loans on bond and mortgage upon which more than one year's interest is due		747 50
Interest due and accrued on bond and mortgage loans		47,657 28
Total value of mortgaged premises	$6,811,303 00	
Market value of bonds owned by the company, viz.:		1,991,025 00

Bonds.	Par value.	Market value.
United States, 4s	$1,575,000 00	$1,724,625 00
City of Richmond, 8s	5,000 00	6,650 00
New York City, gold, 6s	50,000 00	50,500 00
City of Boston, 5s	180,000 00	209,250 00
	$1,810,000 00	$1,991,025 00

Cash on hand and in bank		415,291 18
Interest due and accrued on collateral loans		526 86
Gross premiums in course of collection not more than three months due		845,782 10
All other property, viz.: Rents due and accrued, $15,000.00; loans on life policies, $14,798.00; all other assets, $35.00		29,833 00
Total		$3,670,434 06
Less special deposits to secure liabilities in Ohio and Oregon		165,000 00

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$59,854 18	
Aggregate amount of all available assets		$3,505,434 06

LIABILITIES

Net amount of unpaid losses		$633,582 54
Unearned premiums at 50 per cent on fire risks under one year	$1,908,385 44	
Unearned premiums, *pro rata*, on fire risks running more than one year	2,167,388 19	
Amount of unearned premiums on all outstanding risks		4,075,773 63
Amount reclaimable on perpetual fire insurance policies		330,616 21
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department		104,109 94
All other demands against the company, viz.: Commissions and other charges due and to be become due to agents and brokers, $98,356.42; reserve for liabilities, contingent but not apparent, $50,000.00; re-insurance, $68,877.76		212,234 18
Total		$5,356,316 50
Less liabilities secured by special deposits: Unpaid losses, $9,956.00; unearned premiums, $112,425.56		122,381 56
Liabilities, except deposit capital		$5,233,934 94
Surplus as regards policy holders		$3,271,499 12
Amount of deposit capital		200,000 00
Surplus over deposit capital		$3,071,499 12

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$7,176,976 29	
Deduct re-insurance, rebate and return premiums	1,576,847 02	
Net cash received for premiums during the year		$5,600,129 27
Interest on bonds and mortgages		148,220 97
Interest and dividends from all other sources		71,223 20
Income from all other sources		59,735 36
Deposit premiums received on perpetual fire risks	$7,266 80	
Received during the year in cash		$5,879,308 80

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$3,130,892 67
Commissions and brokerage		945,105 30
Salaries, fees and wages		317,499 69
State, national and local taxes		111,788 93
All other payments		322,909 02
Deposit premiums returned on perpetual fire risks	$10,277 55	
Expenditures during the year in cash		$4,828,195 61

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$890,988,334	$8,546,571 40
Written or renewed during the year	715,761,722	7,224,648 57
Total	$1,606,750,056	$15,771,219 97
Deduct those expired and marked off as terminated	704,246,200	7,310,652 85
In force at the end of the year	$902,503,856	$8,460,567 12
Deduct amount re-insured	57,239,571	492,101 08
Net amount in force December 31, 1895	$845,264,285	$7,968,466 04

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$362,861,512	$3,816,770 87
More than *one* and not more than *three* years to run	349,388,300	2,733,021 59
More than three years to run	133,014,473	1,418,673 58
Net amount in force December 31, 1895	$845,264,285	$7,968,466 04

PERPETUAL RISKS.

Perpetual risks in force December 31, 1895	$10,218,499	$348,017 06

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$110,312,822 85
Total losses paid from organization to date	66,440,871 90
Total losses incurred during the year	8,058,468 54

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$25,828,608 00
Premiums received	305,622 00
Losses paid	146,191 17
Losses incurred	149,035 17
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	6,391,279 00

UNITED STATES BRANCH

LONDON ASSURANCE CORPORATION.

Principal office, No. 44 Pine st., New York, N. Y.

YEAR ENDING DECEMBER 31, 1895.

[Located at London, England; commenced business in the United States in 1872; commenced business in Illinois November 9, 1872.

CHARLES L. CASE, Manager.

W. F. BRAUN, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York	$200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	$15,000 00
Market value of stocks and bonds owned by the company, viz.:	1,837,245 00

Bonds and Stocks.	Par value.	Market value.
United States registered, 4s	$630,000 00	$705,600 00
Baltimore Belt R. R., 5s, gold	16,000 00	15,600 00
Central R. R. of New Jersey, gen. mort., 5s, gold	40,000 00	46,400 00
C., M. & St. P. R. R., West'n Div., 1st mort., 5s, gold	25,000 00	27,875 00
" " " Terminal, 5s, gold	25,000 00	27,500 00
Mil. & St. P. R. R., St. P. Div., 1st mort., 7s, gold	50,000 00	61,000 00
Chi., St. L & New Orleans R. R., 5s, gold	8,000 00	9,600 00
Colorado Midland Ry. Co., 1st mort, 6s, gold	35,000 00	26,250 00
Denver & Rio Grande, 1st con. gen. mort., 4s, gold	30,000 00	25,800 00
Erie Ry., con. mort., 7s, gold	50,000 00	69,000 00
Lehigh Valley Ry. Co., 1st mort., 4½s, gold	30,000 00	31,200 00
Long Island R. R., 1st con. mort., 5s, gold	45,000 00	53,325 00
L. & N. R R., N. O. & M Div, 1st mort., 6s, gold	25,000 00	29,250 00
Mil., L. S & W. R. R., Mich. Div., 1st mort., 6s, gold	25,000 00	31,250 00
Philadelphia & Reading R. R., gen. mort., 4s, gold	15,000 00	11,325 00
Pittsburgh, Cin., Chi. & St. L, con., 4½s, gold	25,000 00	27,000 00
St. P., Minn. & Manitoba R. R., con., 6s, gold loan	25,000 00	30,500 00
" " " " 2d mort., 6s, gold	30,000 00	35,400 00
Scioto Valley & New Eng., R. R., 1st mort., 4s, gold	30,000 00	25,500 00
City of Richmond (Va.), 4s	50,000 00	50,000 00
Carthage, Watertown & Sacketts Harbor R. R., 5s, gold	33,000 00	39,270 00
City of New York, water, 3s	40,000 00	40,000 00
" " " 3s	35,000 00	35,000 00
" " " 3½s	25,000 00	25,500 00
" " school house, 3½s	10,000 00	10,100 00
" Brooklyn, local improvement, 3s	100,000 00	95,000 00
" Boston, (public park loan), 3½s	100,000 00	100,000 00
Cleve., Cin., C. & St. L. R. R., 1st mort., 4s, gold	50,000 00	47,250 00
Chicago & Erie R. R., 1st mort., 5s, gold	50,000 00	53,000 00
Chesapeake & Ohio R. R., 1st con., 5s, gold	50,000 00	52,750 00
	$1,702,000 00	$1,837,245 00

Cash on hand and in bank		$249,560 36
Interest due and accrued on stocks not included in market value		5,889 59
Gross premiums in course of collection not more than three months due		218,663 82
Bills receivable, not matured, taken for fire, marine and inland risks		28,846 23
All other property, viz.: Due for re-insurance on losses paid		18,178 10
Total		$2,873,388 10
Less special deposits to secure liabilities in Georgia, Ohio, Oregon and Virginia		248,800 00
ITEMS NOT ADMITTED AS ASSETS, VIZ.:		
Cash in the hands of special agents	$265 70	
Aggregate amount of all available assets		$2,124,583 10

LIABILITIES.

Net amount of unpaid losses		$230,770 00
Unearned premiums at 50 per cent. on fire risks under one year	$299,758 89	
Unearned premiums, *pro rata*, on fire risks running more than one year	442,077 87	
Unearned premiums at 100 per cent. on marine risks	63,489 05	
Amount of unearned premiums on all outstanding risks		805,325 31
Amount reclaimable on perpetual fire insurance policies		174 80
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $27,803.61; return premiums, $767.21; re-insurance, $9,680.91		38,251 73
Total		$1,074,521 84
Less liabilities secured by special deposits: Unpaid losses, $7,480.00; unearned premiums, $46,420.38		53,850 38
Liabilities, except deposit capital		$1,020,671 46
Surplus as regards policy holders		$1,103,911 64
Amount of deposit capital		200,000 00
Surplus over deposit capital		$903,911 64

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$1,048,365 09	$473,081 30	
Deduct re-insurance, rebate and return premiums	220,979 34	88,999 85	
Net cash received for premiums during the year	$827,385 75	$384,081 45	$1,211,417 20
Interest on bonds and mortgages			675 00
Interest and dividends from all other sources			74,750 51
Received during the year in cash			$1,286,842 71

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$480,828 52	
Net amount paid for marine and inland losses	285,129 18	$765,957 70
Commissions and brokerage		196,819 07
Salaries, fees and wages		86,208 09
State, national and local taxes		31,146 30
All other payments		72,858 83
Deposit premiums returned on perpetual fire risks	$97,865 58	
Expenditures during the year in cash		$1,152,989 99

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$181,679,673	$1,682,241 22
Written or renewed during the year	115,111,511	1,065,107 55
Total	$296,791,184	$2,747,348 77
Deduct those expired and marked off as terminated	122,094,024	1,171,329 38
In force at the end of the year	$174,697,160	$1,576,019 39
Deduct amount re-insured	9,087,638	82,757 59
Net amount in force December 31, 1895	$165,609,522	$1,493,261 80

RECAPITULATION.

In force having from date of policy not more than *one* year to run...	$57,704,348	$599,517 79
More than *one* and not more than *three* years to run.....	78,691,491	534,006 10
More than three years to run.....	34,202,488	359,553 91
Net amount in force, including perpetual risks, December 31, 1895.	$165,609,522	$1,493,261 80

PERPETUAL RISKS.

Perpetual risks in force December 31, 1895	$11,200	$184 00

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	$2,892,001	$58,340 75
Written during the year.....	86,658,888	513,956 55
Total.....	$89,550,889	$572,297 30
Deduct those expired and marked off as terminated	85,320,741	480,126 45
In force December 31, 1895.....	$4,230,098	$92,170 85
Deduct amount re-insured.....	1,365,115	28,681 80
Net amount in force.....	$2,864,983	$63,489 05

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	$19,577,148 00
Total losses paid from organization to date.....	11,781,112 00
Total losses incurred during the year.....	810,078 41

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, $8,413,723.00; marine and inland, $6,559,129.00.....	$14,972,852 00
Premiums received, fire, $99,195.84; marine and inland, $26,979.14.....	126,174 98
Losses paid, fire, $45,583.80; marine and inland, $12,724.88.....	58,258 18
Losses incurred, fire, $39,848.30; marine and inland, $20,219.78.....	60,068 08
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan.....	1,500,000 00

UNITED STATES BRANCH

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

Principal office, Nos. 57-59 William street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1895.

[Located at Liverpool, England; commenced business in the United States June 7, 1879; commenced business in Illinois June 28, 1879.]

ARCHIBALD G. McILWAINE, JR., Manager.

JOHN S. BELDEN, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York.....	$290,000 00

ASSETS.

Value of real estate owned by the company, unincumbered.....	$299,125 00

Market value of stocks and bonds owned by the company, viz.:			$1,997,489 00
Bonds and Stocks.	**Par value.**	**Market value.**	
N. Y. City consolidated stock bonds, 3s	$120,000 00	$120,600 00	
United States, registered, 4s, 1907	320,000 00	355,200 00	
" " 5s, 1904	2,500 00	2,825 00	
City of Richmond, 4s	50,000 00	51,000 00	
B. & O. R. R. Co., gen. mort., reg., gold, 5s	100,000 00	110,000 00	
C. & N. W. R. R. Co, consol. mort., reg, gold, 7s	100,000 00	119,000 00	
C., R. I. & P. R R. Co., first mort., reg., 6s	90,000 00	117,900 00	
Cent. R. R. of New Jersey, gen. mort., reg., gold, 5s	105,000 00	121,012 00	
Cin., Ind., St. L. & Chi. R. R. Co., consol. first mort., reg., gold, 4s	100,000 00	100,000 00	
D. & H. R. R. Co. (Penn. Div.), first mort., reg., 7s	25,000 00	36,250 00	
L. S. & M. S. R R. Co., 1st mort., reg., sink. fund, 7s	92,000 00	105,800 00	
N. Y. C. & H. R. R. R. Co., first mort, reg., 7s	75,000 00	91,500 00	
N. Y. & Har. R. R. R. Co., first mort., reg., 7s	50,000 00	57,500 00	
West Shore R. R. Co., first mort., reg., 4s	80,000 00	85,200 00	
L. E. & W. R. R. Co., first mort., reg., gold, 5s	50,000 00	58,000 00	
Lehigh Valley R. R. Co., first mort., gold, 4½s	25,000 00	25,750 00	
M., L. S. & W. Ext. & Imp., sink. fd. mort., gold, 5s	50,000 00	55,750 00	
Baltimore Belt R R. Co, first mort, gold, 5s	25,000 00	25,500 00	
Ches. & O. R R. Co., consol. first mort., gold, 5s	50,000 00	53,000 00	
Cin, Dayton & Ironton, first mort., gold, 5s	20,000 00	21,800 00	
Beech Creek R. R Co., first mort., reg., gold, 4s	27,000 00	28,350 00	
Flint & Pere Marquette, consol. mort., gold, 5s	25,000 00	23,125 00	
N. Y., C. & St. L. R. R. Co., 1st mort., reg, gold., 4s	50,000 00	51,250 00	
N. Y., Ont. & W., consol. first mort., reg., gold, 5s.	20,000 00	21,800 00	
St. P., Minn. & Man, consol. mort., reg., gold, 4½s	50,000 00	53,000 00	
C., M. & St. P. R. R. Co. (C. & P. W. Div.), first mort, reg., gold, 5s	20,000 00	22,500 00	
Central Ohio R. R. Co., first mort., reg., gold, 4½s.	50,000 00	54,250 00	
State of Georgia, Funding, reg., 4½s, 1915	15,000 00	17,644 00	
" " " " 4½s, 1922	10,000 00	11,900 00	
Milwaukee Underwriters' Building Assn., stock	83 00	83 00	
	$1,796,583 00	$1,997,489 00	
Cash on hand and in bank			89,402 24
Gross premiums in course of collection not more than three months due			289,889 03
Bills receivable, not matured, taken for fire, marine and inland risks			12,195 60
All other property, viz: Rents due and accrued, $3,509.91; due for re-insurance on losses paid, $9.74			3,519 65
Total			$2,691,570 52
Less special deposits to secure liabilities in Ohio, Virginia, Georgia and Oregon.			247,044 00
Items not Admitted as Assets, viz.:			
Premiums unpaid on policies which have been issued more than three months		$17,590 67	
Aggregate amount of all available assets			$2,444,526 52

LIABILITIES.

Net amount of unpaid losses		$134,902 09
Unearned premiums at 50 per cent. on fire risks under one year	$651,358 68	
Unearned premiums, *pro rata*, on fire risks running more than one year	852,896 88	
Amount of unearned premiums on all outstanding risks		1,504,255 56
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $58,628.99; return premiums, $4,290.59; re-insurance, $14,469.24		72,388 82
Total		$1,711,546 47
Less liabilities secured by special deposits: Unpaid losses, $3,905.13; unearned premiums, $110,052.55		113,957 68
Liabilities, except deposit capital		$1,597,588 79
Surplus as regards policy holders		$816,937 73
Amount of deposit capital		290,000 00
Surplus over deposit capital		$526,937 73

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$2,568,877 20	
Deduct re-insurance, rebate and return premiums	709,870 56	
Net cash received for premiums during the year		$1,859,006 64
Interest and dividends from all other sources		81,372 73
Income from all other sources		11,107 53
Received during the year in cash		$1,951,486 90

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$965,670 08
Commissions and brokerage		354,645 30
Salaries, fees and wages		144,232 37
State, national and local taxes		40,120 64
All other payments		121,554 02
Remittances to home office	$262,550 97	
Expenditures during the year in cash		$1,646,222 41

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$366,835,341	$3,327,756 31
Written or renewed during the year	283,613,817	2,552,790 03
Total	$650,449,158	$5,880,546 34
Deduct those expired and marked off as terminated	269,191,660	2,770,866 96
In force at the end of the year	$381,257,498	$3,109,679 38
Deduct amount re-insured	16,625,009	184,564 84
Net amount in force December 31, 1895	$364,632,489	$2,925,114 54

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$119,402,188	$1,302,717 36
More than *one* and not more than *three* years to run	194,835,978	1,106,899 53
More than three years to run	50,394,373	515,497 65
Net amount in force December 31, 1895	$364,632,489	$2,925,114 54

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date (United States branch)	$22,932,501 21
Total losses paid from organization to date	13,826,809 76
Total losses incurred during the year	924,587 44

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$11,871,853 00
Premiums received	144,974 03
Losses paid	65,183 70
Losses incurred	72,569 10
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	2,571,268 00

UNITED STATES BRANCH

MANCHESTER FIRE ASSURANCE COMPANY.

Principal office, No. 428 Rialto Building, Chicago, Ill.

YEAR ENDING DECEMBER 31, 1895.

[Located at Manchester, England, commenced business in United States December, 1890; commenced business in Illinois, November 26, 1890.]

W. W. DUDLEY, United States Manager.

WALTER WEBB DUDLEY, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois deposited in New York	$200,000 00

ASSETS.

Market value of stocks and bonds owned by the company, viz.: $1,758,070 00

Stocks and Bonds.	Par value.	Market value.
Deposited with Insur. Dep't, State of New York—		
New York City consolidated, 3s	$200,000 00	$202,000 00
Deposited with Insur. Dep't, State of Ohio—		
United States registered, 4s	100,000 00	110,000 00
Deposited with Insur. Dep't, State of Georgia—		
United States registered, 4s	25,000 00	27,500 00
Deposited with United States Trustees—		
United States registered 4s	302,000 00	332,200 00
District of Columbia registered, 3.65s	20,000 00	22,000 00
Wheeling & Lake Erie R. R. (Wheeling Div.) 1st mort., 5s	30,000 00	30,600 00
Lehigh Valley R. R., trust mort., 4½s	25,000 00	26,500 00
St. Paul, Minn. & Manitoba R. R., cons. 4½s	25,000 00	26,500 00
Chesapeake & Ohio R. R., 1st mort., trust con., 5s	25,000 00	26,500 00
Chi., Mil. & St. Paul R. R, gold (Chi., Pac. & Western Div.) 1st mort., 5s	51,000 00	57,630 00
Chi., & Eastern Illinois R. R., gold, con., 6s	27,000 00	33,885 00
Knoxville & Ohio R. R., gold, 1st mort., 6s	15,000 00	17,625 00
Central R. R. of New Jersey, mort., 5s	55,000 00	64,350 00
West Shore R. R., 4s	25,000 00	26,625 00
Baltimore & Ohio R. R., gold, 5s	40,000 00	48,600 00
Baltimore & Ohio R. R., gold, 5s	39,000 00	44,850 00
Pennsylvania R. R, 4½s	55,000 00	61,600 00
Pennsylvania R. R., equipment, 4s	20,000 00	20,000 00
Chicago & Western Indiana R R., gold, con., 6s.	80,000 00	93,600 00
Atlanta & Charlotte Air Line R. R, 7s	14,000 00	16,800 00
Atchison, Topeka & Santa Fé R R., 4s	16,500 00	11,880 00
Lake Erie & Western R. R, 1st mort., 5s	13,000 00	14,950 00
Chicago, St. Louis & New Orleans R. R., 5s	25,000 00	29,625 00
Northern Pacific R R., 6s	15,000 00	17,550 00
Burlington, Cedar Rapids & Northern R. R., 5s.	25,000 00	25,750 00
Illinois Central R. R., gold, 4s	16,000 00	17,200 00
Beech Creek R. R., 4s	75,000 00	78,750 00
City of Brooklyn, local improvement, 3s	200,000 00	200,000 00
City of Newark, water, 4½s	50,000 00	53,000 00
	$1,608,500 00	$1,733,070 00
Cash in hands of trustees awaiting investment	25,000 00	25,000 00
	$1,633,500 00	$1,758,070 00

Cash on hand and in bank	117,441 00
Interest due and accrued on stocks not included in market value	6,697 50
Gross premiums in course of collection not more than three months due	297,072 00
All other property, viz.: Due for re-insurance on losses paid	1,349 00
Total	$2,180,629 50
Less special deposits to secure liabilities in Ohio and Oregon	160,000 00
Aggregate amount of all available assets	$2,020,629 50

LIABILITIES.

Net amount of unpaid losses		$204,783 20
Unearned premiums at 50 per cent. on fire risks under one year	$612,672 77	
Unearned premiums, *pro rata*, on fire risks running more than one year	587,004 21	
Amount of unearned premiums on all outstanding risks		1,199,676 98
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		56,118 61
Total		$1,460,528 79
Less liabilities secured by special deposits: Unpaid losses, $9.102.53; unearned premiums, $61,248.02		70,350 55
Liabilities, except deposit capital		$1,390,178 24
Surplus as regards policy holders		$630,451 26
Amount of deposit capital		200,000 00
Surplus over deposit capital		$430,451 26

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$2,040,553 27	
Deduct re-insurance, rebate and return premiums	516,401 72	
Net cash received for premiums during the year		$1,524,151 55
Interest and dividends from all other sources		60,417 50
Received from home office	$53,617 50	
Received during the year in cash		$1,584.569 05

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$1,019,739 95
Commissions and brokerage		298,748 65
Salaries, fees and wages		91,287 51
State, national and local taxes		39,764 55
All other payments		113,006 52
Remittances to home office	$26,825 00	
Expenditures during the year in cash		$1,562.547 18

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$188,102,242 82	$2,460,144 14
Written or renewed during the year	157,692,907 12	2,067,584 41
Total	$345,795,149 94	$4,527,728 55
Deduct those expired and marked off as terminated	151,623,915 45	2,052,631 62
In force at the end of the year	$194,171,234 49	$2,475,096 93
Deduct amount re-insured	8,036,927 07	115,275 10
Net amount in force December 31, 1895	$186,134,307 42	$2,359,821 83

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$88,031,711 27	$1,225,345 54
More than *one* and not more than *three* years to run	65,666,869 29	718,343 47
More than three years to run	32,435,726 86	416,132 82
Net amount in force December 31, 1895	$186,134,307 42	$2,359,821 83

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$[illegible],278,183 15
Total losses paid from organization to date	4,877,872 36
Total losses incurred during the year	959,670 56

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$16,518,116 55
Premiums received	221,005 28
Losses paid	101,303 58
Losses incurred	108,491 22
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	2,314,258 00

UNITED STATES BRANCH

MANNHEIM INSURANCE COMPANY.

Principal office, No. 77 Beaver st., New York, N. Y.

YEAR ENDING DECEMBER 31, 1895.

[Located at Mannheim, Baden, Germany; commenced business in United States February 4, 1887; commenced business in Illinois May 12, 1887.]

JAS. JOHNSTONE RILEY, U. S. Manager.

DAVID W. MACDONALD, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York	$300,000 00

ASSETS.

Market value of stocks and bonds owned by the company, viz:			$341,800 00
Stocks and Bonds.	Par value.	Market value.	
United States, 4s	$100,000 00	$110,000 00	
New York City, consolidated	250,000 00	250,000 00	
	$350,000 00	$360,000 00	
Deduct account over valuation		18,200 00	
		$341,800 00	
Cash on hand and in bank			9,686 79
Gross premiums in course of collection not more than three months due			32,058 59
Bills receivable, not matured, taken for fire, marine and inland risks			5,087 16
ITEMS NOT ADMITTED AS ASSETS, VIZ.:			
Bad and doubtful debts and securities	$18,200 00		
Aggregate amount of all available assets			$388,632 54

LIABILITIES.

Net amount of unpaid losses		$16,166 00
Unearned premiums at 50 per cent. on inland navigation risks	$28,675 41	
Unearned premiums at 100 per cent. on marine risks	11,651 67	
Amount of unearned premiums on all outstanding risks		40,327 08
Due and accrued for salaries and other miscellaneous expenses		266 66
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, $700.32; return premiums, $529.22; re-insurance, $644.40		1,873 94
Gross liabilities, except deposit capital		$88,573 68
Surplus as regards policy holders		$300,058 86
Amount of deposit capital		300,000 00
Surplus over deposit capital		$58 86

RECEIPTS DURING THE YEAR.

	From marine & inland risks.	
Premiums collected during the year	$196,810 81	
Deduct re-insurance, rebate and return premiums	12,201 56	
Net cash received for premiums during the year		$184,608 75
Remittances from home office	$3,556 16	
Received during the year in cash		$184,608 75

DISBURSEMENTS DURING THE YEAR.

Net amount paid for marine and inland losses	$177,253 33
Commissions and brokerage	14,176 41
Salaries, fees and wages	11,186 95
State, national and local taxes	4,670 20
All other payments	5,599 52
Expenditures during the year in cash	$212,886 41

RISKS AND PREMIUMS.

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$1,351,054	$38,035 31
Written during the year	41,845,662	207,123 62
Total	$43,196,716	$245,158 93
Deduct those expired and marked off as terminated	40,965,560	176,156 44
In force December 31, 1895	$2,231,156	$69,002 49

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$1,774,850 15
Total losses paid from organization to date	1,125,047 71
Total losses incurred during the year	186,056 77

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, marine and inland	$5,270,486 00
Premiums received, marine and inland	29,5[illegible]6 17
Losses paid, marine and inland	3[illegible],278 35
Losses incurred, marine and inland	34,339 73

UNITED STATES BRANCH

MARINE INSURANCE COMPANY.—(LIMITED.

Principal office, No. 7 South William street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1895.

[Located at London, England; commenced business in United States, 1884; commenced business in Illinois June 21, 1887.]

PERCY CHUBB, Attorney.

CHARLES A. MACDONALD, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York	$200,000 00

ASSETS.

Market value of bonds owned by the company, viz.:		$495,000 00
Bonds.	**Par value.**	**Market value.**
United States, 4s, registered	$100,000 00	$110,000 00
City of New York, Dock	210,000 00	210,000 00
City of New York, Schoolhouse	90,000 00	90,000 00
Pennsylvania Railroad, 6s, mortgage	50,000 00	60,000 00
N. Y. C. & H. R., 4s, gold deben. certificates	25,000 00	25,000 00
	$475,000 00	$495,000 00
Cash on hand and in bank		22,835 33
Gross premiums in course of collection not more than three months due		66,832 44
Bills receivable, not matured, taken for fire, marine and inland risks		20,428 32
All other property, viz.: Due for re-insurance on losses paid		2,899 26
Total		$607,495 35
Less special deposits to secure liabilities in Ohio		110,000 00
Aggregate amount of all available assets		$497,495 35

LIABILITIES.

Net amount of unpaid losses		$29,375 00
Unearned premiums at 100 per cent. on inland navigation and hull risks	$13,813 50	
Unearned premiums at 100 per cent. on marine risks	29,383 81	
Amount of unearned premiums on all outstanding risks		43,197 31
All other demands against the company, viz.: State, city, county or other taxes and assessments, $4,000.00; commissions and other charges due and to become due to agents and brokers, $4,547.70; re-insurance, $30,882.54		39,380 24
Total		$111,952 55
Less liabilities secured by special deposits: Unpaid losses, $15,040.71; unearned premiums, $3,381.60		18,422 31
Liabilities, except deposit capital		$93,530 24
Surplus as regards policy holders		$408,965 11
Amount of deposit capital		300,000 00
Surplus over deposit capital		$108,965 11

RECEIPTS DURING THE YEAR.

	From marine & inland risks.	
Premiums collected during the year	$327,905 72	
Deduct re-insurance, rebate and return premiums	106,757 67	
Net cash received for premiums during the year		$221,148 05
Interest and dividends from all other sources		10,218 99
Received during the year in cash		$231,367 04

DISBURSEMENTS DURING THE YEAR.

Net amount paid for marine and inland losses		$111,208 77
Commissions and brokerage		20,662 75
Salaries, fees and wages		6,960 69
State, national and local taxes		3,602 46
Remittances to home office	$87,480 82	
Expenditures during the year in cash		$142,434 67

RISKS AND PREMIUMS.

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$11,661,804	$56,269 66
Written during the year	280,618,843	352,276 52
Total	$292,280,647	$408,546 18
Deduct those expired and marked off as terminated	265,666,778	358,484 49
In force December 31, 1895	$26,613,869	$50,061 69
Deduct amount re-insured	3,716,677	6,864 38
Net amount in force	$22,897,192	$43,197 31

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date in United States...	$2,404,264 00
Total losses paid from organization to date.....	912,798 00
Total losses incurred during the year.....	105,624 60

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, marine and inland.....	$11,655,680 00
Premiums received, marine and inland.....	80,405 82
Losses paid, marine and inland.....	61,853 85
Losses incurred, marine and inland.....	94,273 85

UNITED STATES BRANCH

NORTHERN ASSURANCE COMPANY.

Principal offices, No. 88 Pine st., New York, N. Y., and No. 642 Monadnock Block, Chicago, Ill.

YEAR ENDING DECEMBER 31, 1895.

[Located at Aberdeen and London, G. B.; commenced business in United States January 1, 1876; commenced business in Illinois March 7, 1876.]

GEO. W. BABB, JR., Manager and Attorney.

HENRY H. BROWN, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York.....	$200,000 00

ASSETS.

Value of real estate owned by the company, unincumbered.....	$115,000 00
Market value of stocks and bonds owned by the company, viz.:.....	1,584,982 07

Stocks and Bonds.	Par value.	Market value.
Deposited with the State of New York, at Albany—		
United States, 4s, funded loan, reg.....	$200,000 00	$219,000 00
Deposited with the State of Ohio, at Columbus—		
United States, 4s, funded loan, reg.....	100,000 00	109,500 00
Deposited with the State of Virginia, at Richmond—		
United States, 4s, funded loan, reg.....	50,000 00	54,750 00
Deposited with the State of Georgia, at Atlanta—		
United States, 4s, funded loan, reg.....	25,000 00	27,375 00
Deposited with the State of Oregon—		
United States, 4s, funded loan, reg.....	10,000 00	10,950 00
City of Salem, Oregon, 6s.....	14,000 00	14,210 00
" " 5s.....	20,000 00	20,250 00
" " 5s.....	6,000 00	6,000 00
Deposited with Trustees at New York—		
City of New York, add. water, 3s.....	200,000 00	201,500 00
" Boston, 5s.....	139,500 00	149,613 75
" St. Louis, 4s.....	40,000 00	43,666 66
Massachusetts State, 5s.....	25,000 00	27,375 00
City of St. Paul, 4½s.....	50,000 00	57,375 00
" Minneapolis, 4s.....	100,000 00	108,666 66
Pennsylvania R. R. Co., gold equip., 4s.....	100,000 00	106,000 00
West Shore R. R. Co., 4s, coup.....	50,000 00	58,000 00
City of Chicago, 4s.....	50,000 00	53,000 00
" Omaha, 5s.....	100,000 00	108,250 00
Chicago, St. L. & N. O. R. R. Co., 4s, guar.....	50,000 00	49,000 00
" Rock Island & Pacific R. R. Co, 5s..	100,000 00	103,000 00
" Milwaukee & St. Paul Ry. Co., 7s....	50,000 00	62,500 00
	$1,479,500 00	$1,584,982 07

Cash on hand and in bank		$87,925 67
Interest due and accrued on stocks not included in market value		3,850 00
Gross premiums in course of collection not more than three months due		216,243 84
All other property, viz.: Due for re-insurance on losses paid		3,857 69
Total		$2,011,359 27
Less special deposits to secure liabilities in Ohio, Virginia, Georgia and Oregon.		243,035 00

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$4,187 00	
Due from special agents	54 53	
Suspense account	704 91	
Total	$4,896 44	
Aggregate amount of all available assets		$1,768,324 27

LIABILITIES.

Net amount of unpaid losses		$121,144 82
Unearned premiums at 50 per cent. on fire risks under one year	$585,539 35	
Unearned premiums, *pro rata*, on fire risks running more than one year	500,065 55	
Amount of unearned premiums on all outstanding risks		1,085,604 90
Due and accrued for salaries and other miscellaneous expenses		2,041 46
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $29,938.92; return premiums, $32,726.87; re-insurance, $13,692.89; suspense account, $2,024.59		68,378 27
Total		$1,227,169 45
Less liabilities secured by special deposits: Unpaid losses, $14,075.74; unearned premiums, $106,969.23		121,044 97
Liabilities, except deposit capital		$1,106,124 48
Surplus as regards policy holders		$662,199 79
Amount of deposit capital		200,000 00
Surplus over deposit capital		$462,199 79

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$1,658,436 95	
Deduct re-insurance, rebate and return premiums	417,112 57	$1,241,324 38
Interest and dividends from all other sources		52,702 34
Remittances from home office	47,862 52	
Received during the year in cash		$1,294,026 72

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$787,119 46
Commissions and brokerage		192,962 86
Salaries, fees and wages		82,811 56
State, national and local taxes		86,493 95
All other payments		126,380 96
Remittances to home office	$181,792 61	
Expenditures during the year in cash		$1,175,768 29

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$166,298,752	$2,051,899 66
Written or renewed during the year	140,709,030	1,669,320 64
Total	$307,007,782	$3,721,220 30
Deduct those expired and marked off as terminated	131,267,206	1,629,565 40
In force at the end of the year	$175,740,576	$2,091,654 90
Deduct amount re-insured	5,620,206	54,971 70
Net amount in force December 31, 1895	$170,120,370	$2,036,683 20

RECAPITULATION.

In force having from date of policy not more than *one* year to run...	$82,427,771	$1,071,078 70
More than *one* and not more than *three* years to run.....	52,992,172	544,781 45
More than three years to run.....	84,700,427	420,823 05
Net amount in force December 31, 1895.....	$170,120,870	$2.036,683 20

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	$16,185,901 89
Total losses paid from organization to date.....	10,168,861 39
Total losses incurred during the year.....	711,884 82

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	$9,704,778 47
Premiums received.....	126,922 96
Losses paid.....	59,096 15
Losses incurred.....	69,990 86
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan.....	2,378,054 00

UNITED STATES BRANCH

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Principal office, No. 54 William st., New York City.

YEAR ENDING DECEMBER 31, 1895.

[Located at London and Edinburgh, G. B.; commenced business in the United States December, 1866; commenced business in Illinois November 13, 1867.]

DAN WINSLOW, Ass't U. S. Manager.

WILEY J. LITTLEJOHN, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York.....	$200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	$450,000 00
Market value of stocks and bonds owned by the company, viz.:.....	2,714,629 00

Stocks and Bonds.	Par value.	Market value.
United States, 4s, registered.....	$145,000 00	$160,225 00
United States, gold, 5s, coupon.....	13,000 00	14,300 00
" currency, 6s, registered, 1899.....	55,000 00	58,850 00
" " 6s, " 1898.....	137,000 00	142,480 00
" " 6s, " 1897.....	35,000 00	36,050 00
" " 6s, " 1896.....	30,000 00	30,000 00
N. Y. Cen. & H. R. R. R. Co., 1st mort., 7s, reg....	500,000 00	585,000 00
West Shore R. R. Co., 1st mort., guar., 4s, reg.....	400,000 00	414,000 00
N.Y., Lackawanna & W.R.R.Co., 1st mort., 6s, reg.	100,000 00	135,000 00
Manhat. Ry. Co, con., mort., gold, 4s, reg. coup...	60,000 00	58,800 00
Del. & Hud. Canal Co., Penn. Div., 1st mort., 7s, reg	60,000 00	84,000 00
" " " " 7s, c'n	1,000 00	1,400 00
St. P. & N. P. R.R.Co., gen. mort., gold, 6s, reg....	50,000 00	61,000 00
C. & N.W.R.R.Co., con. sink. fund mort., 7s, reg.	130,000 00	182,000 00
" " " " 7s, c'n.	26,000 00	36,400 00
Baltimore & Ohio R.R.Co., gold, 5s, registered...	158,000 00	159,580 00
" " " 5s, coupons	42,000 00	42,840 00

Stocks and Bonds.—*Continued.*	Par value.	Market value.
City of Boston, Mass., St'y B'k Imp. Scrip., 4s, reg.	$30,000 00	$33,000 00
" Boston, Mass., 4s, registered	35,000 00	38,237 00
" Providence, R.I., gold, (sewer) 4s, reg.	187,000 00	205,700 00
" St. Louis, Mo., gold, 4s, coupons	19,952 65	21,349 00
" " " 3-65s, coupons	35,000 00	36,050 00
N.Y. County, 7s, assessment fund, registered	22,000 00	27,060 00
N.Y. City, 7s, city parks improvement fund, reg.	5,000 00	6,000 00
" 7s, Croton water main, registered	10,000 00	11,500 00
N.Y. County, 7s, Soldiers' bounty fund No. 3, reg.	9,000 00	9,180 00
City of Brooklyn, N.Y., gold, 3½s, registered	30,000 00	30,750 00
Alabama Class "A" coupon	10,000 00	11,200 00
Virginia Century, registered	41,100 00	25,071 00
Virginia deferred certificates	18,666 67	2,426 00
Milwaukee Underwriters' Building Association	181 00	181 00
	$2,444,900 82	$2,714,629 00

Cash on hand and in bank	$201,211 15
Interest due and accrued on stocks not included in market value	51,057 00
Interest due and accrued on mortgage	3,000 00
Gross premiums in course of collection not more than three months due	408,196 79
Bills receivable, not matured, taken for fire risks	8,645 22
All other property, viz.: Due for reinsurance on losses paid	1,393 65
Total	$3,833,132 81
Less special deposits to secure liabilities in Oregon and Virginia	107,277 00

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$24,265 63	
Aggregate amount of all available assets		$3,725,855 81

LIABILITIES.

Net amount of unpaid losses		$251,017 22
Unearned premiums at 50 per cent. on fire risks under one year	$818,202 19	
Unearned premiums, *pro rata*, on fire risks running more than one year	1,009,475 44	
From re-insurance at 100 per cent.	70,900 00	
Amount of unearned premiums on all outstanding risks		1,898,577 63
All other demands against the company, viz.: State, city, county or other taxes and assessments and agency charges, $11,238.12; commissions and other charges due and to become due to agents and brokers, $79,509.30; special agents' balances, $9,980.05		100,727 47
Total		$2,250,322 32
Less liabilities secured by special deposits: Unpaid losses, $989.53; unearned premiums, $36,832.32		37,821 85
Liabilities, except deposit capital		$2,212,500 47
Surplus as regards policy holders		$1,513,355 34
Amount of deposit capital		200,000 00
Surplus over deposit capital		$1,313,355 34

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$2,878,679 74	
Deduct re-insurance, rebate and return premiums	612,828 88	
Net cash received for premiums during the year		$2,265,850 86
Interest on bonds and mortgages		9,000 00
Interest and dividends from all other sources		125,557 51
Income from all other sources		5,993 64
Received during the year in cash		$2,406,402 01

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$1,364,164 47
Commissions and brokerage	378,544 20
Salaries, fees and wages	205,663 91
State, national and local taxes	58,075 60
All other payments	111,962 58
Expenditures during the year in cash	$2,113,410 76

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$345,295,749	$3,890,741 97
Written or renewed during the year	281,973,038	2,940,606 99
Total	$627,268,787	$6,831,348 96
Deduct those expired and marked off as terminated	261,223,130	2,957,711 69
In force at the end of the year	$366,045,657	$3,873,637 27
Deduct amount re-insured	20,980,681	179,009 93
Net amount in force December 31, 1895	$345,064,976	$3,694,627 34

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$183,444,891	$1,636,404 38
More than *one* and not more than *three* years to run	138,430,932	1,285,127 45
More than three years to run	73,189,653	773,095 51
Net amount in force December 31, 1895	$345,064,976	$3,694,627 34

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$46,669,276 78
Total losses paid from organization to date	29,872,092 93
Total losses incurred during the year	1,328,754 62

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$14,262,426 00
Premiums received	168,124 85
Losses paid	95,580 08
Losses incurred	98,595 03
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	2,639,876 00

UNITED STATES BRANCH

NORTH GERMAN FIRE INSURANCE COMPANY.

Principal office, Nos. 189-191 LaSalle st., Chicago, Ill.

YEAR ENDING DECEMBER 31, 1895.

[Located at Hamburg, Germany; commenced business September 9, 1893; commenced business in Illinois September 9, 1893.]

ADOLPH LOEB, SON & CO., United States Managers.

ADOLPH LOEB, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in Illinois	$200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$30,000 00
Total value of mortgaged premises	$71,500 00	

Market value of bonds owned by the company, viz.:		$357,105 00

Bonds.	Par value.	Market value.
United States Government, 4s, reg	$200,000 00	$221,000 00
Illinois Central R. R., 4s, reg., 1893	15,000 00	15,450 00
Missouri Pacific Ry., 1st mort., 4s	10,000 00	10,300 00
Chicago, Mil. & St. Paul R. R., W. & M., 5s	10,000 00	11,200 00
Pittsburgh, Cincinnati & St. Louis R. R., 4½s	15,000 00	16,650 00
Wabash R. R., 1st mort., 5s	10,000 00	10,625 00
St. Paul, M. & Manitoba, M. ex., 4s	10,000 00	9,325 00
Central R. R. of New Jersey, 1st mort., 5s	15,000 00	17,850 00
New York, Chi. & St. Louis R. R., 1st mort., 4s	10,000 00	10,300 00
West Shore Ry., 1st mort., 4s	10,000 00	10,825 00
Long Island R. R., 4s	6,000 00	5,880 00
Lake Erie & Western R. R., 1st mort., 5s	15,000 00	17,700 00
	$326,000 00	$357,105 00

Cash on hand and in bank	87,810 59
Gross premiums in course of collection not more than three months due	120,758 89
Aggregate amount of all available assets	$595,674 48

LIABILITIES.

Net amount of unpaid losses		$60,890 00
Unearned premiums at 50 per cent. on fire risks under one year	$187,465 75	
Unearned premiums, *pro rata*, on fire risks running more than one year	78,674 17	
Amount of unearned premiums on all outstanding risks		266,139 92
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		34,047 29
Gross liabilities, except deposit capital		$361,077 21
Surplus as regards policy holders		$234,597 27
Amount of deposit capital		200,000 00
Surplus over deposit capital		$ 4,597 27

RECEIPTS DURING THE YEAR.

	From fire risks	
Premiums collected during the year	$633,707 63	
Deduct re-insurance, rebate and return premiums	162,310 23	
Net cash received for premiums during the year		$471,397 40
Interest on bonds and mortgages		1,800 00
Interest and dividends from all other sources		9,379 98
Received during the year in cash		$482,577 38

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$183,775 56
Commissions and brokerage	130,406 66
Salaries, fees and wages	5,025 00
State, national and local taxes	730 05
All other payments	9,076 64
Expenditures during the year in cash	$329,013 91

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$19,960,856	$326,684 26
Written or renewed during the year	40,078,277	649,759 72
Total	$60,039,133	$976,443 98
Deduct those expired and marked off as terminated	25,691,528	487,112 72
In force at the end of the year	$34,347,605	$489,331 26
Deduct amount re-insured	131,750	1,655 32
Net amount in force December 31, 1895	$34,215,855	$487,675 94

RECAPITULATION.

In force having from date of policy not more than *one* year to run...	$24,957,397	$374,931 50
More than *one* and not more than *three* years to run.....	8,424,475	97,315 98
More than three years to run.....	833,983	15,428 46
Net amount in force December 31, 1895.....	$34,215,855	$487,675 94

GENERAL INTERROGATORIES, U. S. BRANCH.

Total premiums received from organization of company to date.....	$2,353,903 62
Total losses paid from organization to date	914,163 79
Total losses incurred during the year	233,775 36

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	$8,781,179 39
Premiums received.....	147,625 57
Losses paid.....	85,981 55
Losses incurred.....	111,575 89
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	2,922,708 33

UNITED STATES BRANCH

NORWICH UNION FIRE INSURANCE SOCIETY.

Principal office, Nos. 56–58 Pine st., New York, N. Y.

YEAR ENDING DECEMBER 31, 1895.

[Located at Norwich, England; commenced business in the United States, 1877; commenced business in Illinois June 16, 1879.]

J. MONTGOMERY HARE, Resident Manager.

R. W. HOSMER, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York.....	$200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....		$40,000 00
Interest due and accrued on bond and mortgage loans.....		150 00
Total value of mortgaged premises.....	$80,000 00	
Market value of stocks and bonds owned by the company, viz.:.....		1,723,689 17

Stocks and Bonds.	Par value.	Market value.
United States, reg., 4s.....	$375,000 00	$416,250 00
N. Y. Central & Hudson River R. R., reg., 7s.....	75,000 00	91,125 00
Chicago, Burlington & Quincy R. R, reg., 4s.....	100,000 00	89,000 00
Chicago, Rock Island & Pacific Ry., reg., 5s	100,000 00	104,000 00
Pennsylvania Co., reg., 4½s.....	150,000 00	170,250 00
N. Y., Chicago & St Louis R. R., reg., 4s.....	100,000 00	102,500 00
West Shore R. R., reg., 4s	57,000 00	59,137 50
Richmond City, Va., reg., 5s.....	50,000 00	55,500 00
Lake Shore & Michigan Southern Ry., reg., 7s ...	118,000 00	140,420 00
Butler County, Ohio, reg., 4½s.....	50,000 00	54,555 00
St. Paul, Minneapolis & Manitoba Ry., reg., 4½s ..	50,000 00	58,000 00
Long Island R. R., gen. mort., reg, 4s.....	20,000 00	19,400 00
Cleveland, Lorain & Wheeling Ry., reg., 5s.....	50,000 00	54,500 00
Allegheny Valley Ry., reg, 4s.....	30,000 00	31,350 00
Lehigh & Wilkes-Barre Coal Co., 7s.....	8,000 00	8,600 00
Pennsylvania Equipment Trust, reg. certs., 4s.....	52,000 00	52,346 67
Water Loan stock of the City of New York, 3s....	100,000 00	102,750 00
United New Jersey R. R. and Canal Co., 10s.....	10,000 00	24,012 50
Chicago & Northwestern Ry. Co., pref., 7s	20,000 00	29,000 00
Rensselaer & Saratoga R. R. Co., 8s.....	17,000 00	31,492 50
St. Paul, Minneapolis & Manitoba Ry. Co., 6s.....	30,000 00	34,500 00
	$1,562,000 00	$1,723,689 17

Cash on hand and in bank		$51,221 41
Gross premiums in course of collection not more than three months due		155,165 35
All other property, viz.: Due for re-insurance on losses paid		9 46
Total		$3,170,394 39
Less special deposits to secure liabilities in Ohio, Oregon and Virginia		202,185 00

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$15,000 61	
Aggregate amount of all available assets		$1,968,049 39

LIABILITIES.

Net amount of unpaid losses		$196,464 53
Unearned premiums at 50 per cent. on fire risks under one year	$604,302 86	
Unearned premiums, *pro rata*, on fire risks running more than one year	587,125 89	
Amount of unearned premiums on all outstanding risks		1,191,428 75
Due and accrued for salaries and other miscellaneous expenses		2,351 49
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		30,248 51
Total		$1,420,493 28
Less liabilities secured by special deposits: Unpaid losses, $10,103.49; unearned premiums, $75,065.08		85,168 57
Liabilities, except deposit capital		$1,335,324 71
Surplus as regards policy holders		$632,724 68
Amount of deposit capital		200,000 00
Surplus over deposit capital		$432,724 68

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$1,921,877 90	
Deduct re-insurance, rebate and return premiums	396,451 45	
Net cash received for premiums during the year		$1,525,426 45
Interest on bonds and mortgages		1,800 00
Interest and dividends from all other sources		65,479 91
Income from all other sources		15,454 49
Remittances from home office	$10,602 08	
Received during the year in cash		$1,608,160 85

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$897,983 75
Commissions and brokerage		259,977 83
Salaries, fees and wages		136,133 40
State, national and local taxes		19,589 81
All other payments		114,952 00
Remittances to home office	$19,805 00	
Expenditures during the year in cash		$1,428,586 79

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$226,538,492	$2,425,186 77
Written or renewed during the year	182,760,939	1,958,433 47
Total	$409,299,431	$4,383,620 24
Deduct those expired and marked off as terminated	175,949,118	1,956,059 48
In force at the end of the year	$233,350,313	$2,427,560 76
Deduct amount re-insured	8,735,518	89,073 42
Net amount in force December 31, 1895	$224,614,795	$2,338,487 34

RECAPITULATION.

In force having from date of policy not more than *one* year to run...	$102,525,650	$1,208,605 72
More than *one* and not more than *three* years to run.....	91,896,257	798,779 68
More than three years to run.....	30,192,888	331,101 94
Net amount in force December 31, 1895.....	$224,614,795	$2,338,487 34

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date (U. S. Branch).....	$16,364,493 47
Total losses paid from organization to date.....	9,682,120 11
Total losses incurred during the year.....	910,023 59

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	$10,517,595 00
Premiums received.....	127,616 29
Losses paid.....	56,520 94
Losses incurred.....	73,268 99
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan.....	2,444,600 00

UNITED STATES BRANCH

PALATINE INSURANCE COMPANY.—(LIMITED).

Principal office, No. 21 Nassau street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1895.

[Located at Manchester, England; commenced business December 17, 1892; commenced business in Illinois January 4, 1893.]

WILLIAM WOOD, Manager.

GEORGE MARSHALL FISHER, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York.....	$200,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....		$50,000 00
Interest due and accrued on bond and mortgage loans.....		200 00
Total value of mortgaged premises.....	$150,000 00	
Market value of bonds owned by the company, viz.:.....		1,835,151 00

Bonds.	Par value.	Market value.
United States, registered, 4s.....	$100,000 00	$439,000 00
Chicago, Rock Island & Pacific, R. R., first mort., 5s	200,000 00	208,000 00
West Shore (guaranteed), first mort., 4s.....	139,000 00	148,730 00
M., K. & T. R. R., first mort., gold, 4s.....	100,000 00	84,000 00
Brooklyn City & Newtown R. R., first mort., 5s....	50,000 00	55,000 00
Baltimore & Ohio R. R., sterling, 4½s.....	77,000 00	84,700 00
Chicago & Northwestern R. R., debenture, 5s.....	35,000 00	38,500 00
New York City, registered, 3s.....	200,000 00	203,000 00
Manhattan Railway, consol. mort., 4s.....	150,000 00	145,500 00
Chicago, Milwaukee & St. Paul R. R., 4s.....	50,000 00	48,000 00
Chicago & Northwestern R. R., 4s.....	64,000 00	64,530 00
N. Y., L. E. & W. Coal and R. R., first mort., 6s....	25,000 00	26,250 00
New York Central & Hudson River R. R., 5s.....	15,000 00	15,750 00
Beech Creek R. R. (guar.), first mort., gold, 4s.....	25,000 00	25,500 00
Baltimore & Ohio R. R., 5s.....	20,000 00	21,900 00
Chicago, Milwaukee & St. Paul R. R., 5s.....	10,000 00	11,512 00
N. Y. C. & H. R. R. R., first mort., sterling, 6s.....	14,000 00	16,660 00
Chicago, Burlington & Quincy R. R., 5s.....	40,000 00	40,800 00
Oregon Railway & Navigation Co., 6s.....	7,000 00	7,840 00
Southern Kansas R. R., 6s.....	52,000 00	58,480 00
State of Georgia, 3½s.....	25,000 00	25,562 00
Central of Georgia Ry. Co., first mort., 5s, gold	75,000 00	85,937 00
	$1,778,000 00	$1,835,151 00

Cash on hand and in bank		$67,268 70
Gross premiums in course of collection not more than three months due		383,616 58
Total		$2,836,286 28
Less special deposits to secure liabilities in Oregon		50,000 00
Items not Admitted as Assets, viz.:		
Premiums unpaid on policies which have been issued more than three months	$1,361 78	
Aggregate amount of all available assets		$2,786,286 28

LIABILITIES.

Net amount of unpaid losses		$341,778 69
Unearned premiums at 50 per cent. on fire risks under one year	$1,308,968 20	
Unearned premiums, *pro rata*, on fire risks running more than one year	461,770 68	
Amount of unearned premiums on all outstanding risks		1,770,738 88
Due and to become due for borrowed money		85,000 00
All other demands against the company, viz.: State, city, county or other taxes and assessments, $957.26; commissions and other charges due and to become due to agents and brokers, $64,292.22; return premiums, $43,964.21; re-insurance, $11,184.55		120,398 24
Total		$2,267,915 81
Less liabilities secured by special deposits: Unpaid losses, $3,870.00; unearned premiums, $6,081.20		9,451 20
Liabilities, except deposit capital		$2,258,464 61
Surplus as regards policy holders		$527,771 67
Amount of deposit capital		200,000 00
Surplus over deposit capital		$327,771 67

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$3,895,573 88	
Deduct re-insurance, rebate and return premiums	850,488 91	
Net cash received for premiums during the year		$3,045,084 97
Interest on bonds and mortgages		3,000 00
Interest and dividends from all other sources		71,107 00
Remittances from home office	$175,000 00	
Received during the year in cash		$3,119,191 97

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$1,733,174 73
Commissions and brokerage		778,028 02
Salaries, fees and wages		179,504 36
State, national and local taxes		45,504 26
All other payments		103,652 32
Remittances to home office	$125,000 00	
Expenditures during the year in cash		$2,839,863 69

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$229,281,377	$2,642,445 21
Written or renewed during the year	339,742,583	3,844,223 93
Total	$569,023,960	$6,486,669 14
Deduct those expired and marked off as terminated	263,771,294	3,005,706 13
In force at the end of the year	$305,252,666	$3,480,963 01
Deduct amount re-insured	5,010,862	46,599 06
Net amount in force December 31, 1895	$300,241,804	$3,434,363 95

Recapitulation.

In force having from date of policy not more than *one* year to run	$214,594,640	$2,617,956 41
More than *one* and not more than *three* years to run	69,910,583	610,602 82
More than three years to run	15,736,581	205,824 72
Net amount in force December 31, 1895	$300,241,804	$3,434,363 95

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$8,827,476 00
Total losses paid from organization to date	4,989,580 00
Total losses incurred during the year	1,802,682 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$6,112,729 79
Premiums received	81,820 23
Losses paid	51,105 37
Losses incurred	59,881 94
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	2,106,539 00

UNITED STATES BRANCH

PHŒNIX ASSURANCE COMPANY.

Principal office, Nos. 37 and 39 Liberty street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1895.

[Located at London, England; commenced business in United States October, 1879; commenced business in Illinois November 18, 1879.]

A. D. IRVING, Manager. E. B. CLARK, Assistant Manager.

R. S. CRITCHELL, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York	$200,000 00

ASSETS.

Market value of stocks and bonds owned by the company, viz.:			$1,752,815 00
Stocks and Bonds.	Par value.	Market value.	
United States, 4s, registered, held by Trustees	$803,000 00	$899,360 00	
United States, 4s, registered, deposited with the various State Departments	195,000 00	218,400 00	
United States, 4s, registered, deposited with New York State Department	200,000 00	224,000 00	
Central of New Jersey, general mortgage, 5s	50,000 00	58,000 00	
Chicago, Rock Island & Pacific ext. and col., 5s	50,000 00	51,875 00	
New York, Chicago & St. Louis, 1st mortgage, 4s	50,000 00	51,500 00	
West Shore, 1st mortgage, 4s	120,000 00	129,000 00	
Pennsylvania Company, guar., 4½s	25,000 00	27,125 00	
Chicago & Northwestern, sinking fund, 5s	43,000 00	46,225 00	
St. Paul, Minneapolis & Manitoba, 1st mort., 4½s	50,000 00	52,000 00	
	$1,586,000 00	$1,757,485 00	
Deduct account overvaluation		4,670 00	
		$1,752,815 00	
Cash on hand and in bank			678,292 72
Gross premiums in course of collection not more than three months due			217,929 78
All other property, viz.: Due for re-insurance on losses paid			7,208 83
Total			$2,651,245 33
Less special deposits to secure liabilities in Ohio, Georgia and Oregon			196,000 00

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$8,234 94	
Bad and doubtful debts and securities	4,670 00	
Total	$12,904 94	
Aggregate amount of all available assets		$2,455,245 83

LIABILITIES.

Net amount of unpaid losses		$239,178 00
Unearned premiums at 50 per cent. on fire risks under one year	$936,654 32	
Unearned premiums, *pro rata*, on fire risks running more than one year	577,838 03	
Amount of unearned premiums on all outstanding risks		1,514,492 35
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, $35,125.47; return premiums, $4,619.84; re-insurance, $109,896.11		149,640 92
Total		$1,903,311 27
Less liabilities secured by special deposits: Unpaid losses, $11,275.00, unearned premiums, $77,244.48		88,519 48
Liabilities, except deposit capital		$1,814,791 79
Surplus as regards policy holders		$640,454 04
Amount of deposit capital		200,000 00
Surplus over deposit capital		$440,454 04

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$3,527,590 96	
Deduct re-insurance, rebate and return premiums	1,484,193 70	
Net cash received for premiums during the year		$2,043,397 26
Interest and dividends from all other sources		68,238 04
Received during the year in cash		$2,111,635 30

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$1,160,124 88
Commissions and brokerage		384,246 18
Salaries, fees and wages		108,882 61
State, national and local taxes		47,194 26
All other payments		133,083 94
Remittances to home office	$68,238 04	
Expenditures during the year in cash		$1,833,481 87

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$384,180,103	$3,670,483 71
Written or renewed during the year	370,207,264	3,497,754 06
Total	$754,387,367	$7,168,237 77
Deduct those expired and marked off as terminated	369,271,198	3,318,439 20
In force at the end of the year	$385,116,169	$3,849,798 57
Deduct amount re-insured	87,794,427	866,437 66
Net amount in force December 31, 1895	$297,321,742	$2,983,360 91

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$165,082,232	$1,867,078 24
More than *one* and not more than *three* years to run	96,781,657	747,136 64
More than three years to run	35,457,853	369,146 03
Net amount in force December 31, 1895	$297,321,742	$2,983,360 91

GENERAL INTERROGATORIES.

Total premiums received from organization of the United States branch of this company to date	$23,358,980 60
Total losses paid by United States branch from organization to date	14,602,191 17
Total losses incurred during the year	1,160,726 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$11,280,131 70
Premiums received	126,268 85
Losses paid	59,211 26
Losses incurred	67,358 00
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	2,116,000 00

UNITED STATES BRANCH

PRUSSIAN NATIONAL INSURANCE COMPANY.

Principal office, No. 315 Dearborn st., Chicago, Ill.

YEAR ENDING DECEMBER 31, 1895.

[Located at Stettin, Prussia, Germany; commenced business in the United States November 23, 1891; commenced business in Illinois December 4, 1891.]

THEODORE WILLIS LETTON, General Manager.

THEO. W. LETTON, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York	$200,000 00

ASSETS.

Value of real estate owned by the company, unincumbered	$800 00
Market value of stocks and bonds owned by the company, viz.:	600,287 50

Stocks and Bonds.	Par value.	Market value.
U. S Government, gold, 4s	$200,000 00	$221,000 00
Baltimore & Ohio, 1st, gold, 5s	30,000 00	31,800 00
Beech Creek, 1st, gold, 4s	30,000 00	31,275 00
Chesapeake & Ohio (Craig Valley), 1st, gold, 5s	10,000 00	9,500 00
Chi., Mil. & St. P. (C. & P. West Div.) 1st, gold, 5s	30,000 00	34,537 50
E. Tenn., Va. & Ga., cons., gold, 5s	9,000 00	10,395 00
Erie, cons., gold, 7s	10,000 00	13,850 00
Illinois Central, 1st, gold, 4s	8,000 00	8,320 00
Lake Erie & Western, 1st, gold, 5s	14,000 00	16,240 00
Lehigh Valley, 1st, gold, 4½s	29,000 00	30,450 00
Louisville & Nashville, (E., H. & N.), 1st, gold, 6s	9,000 00	10,395 00
" " (gen.), 1st, gold, 6s	22,000 00	25,630 00
Memphis & Charleston, cons., gold, 7s	10,000 00	11,100 00
Metropolitan Elevated, 1st, gold, 6s	12,000 00	14,400 00
Montana Central, 1st, gold, 5s	11,000 00	11,577 50
Mil., Lake Shore & W. (Mich. Div.), 1st, gold, 6s	11,000 00	13,887 50
N. Y., Chi & St. Louis, 1st gold, 4s	30,000 00	30,975 00
Rochester & Pittsburg, 1st, gold, 6s	14,000 00	17,430 00
St. P., Minn. & Man., (Dak. Ext.), 1st, gold, 6s	5,000 00	6,050 00
St. Paul & Sioux City, 1st, gold, 6s	26,000 00	34,475 00
Valley of Ohio Trust Co., certs., cons., gold, 6s	30,000 00	18,000 00
	$550,000 00	$600,287 50

Cash on hand and in bank	$58,224 60
Interest due and accrued on stocks not included in market value	9,910 83
Gross premiums in course of collection not more than three months due	106,057 76
All other property, viz: Due for re-insurance on losses paid	11,132 85
Aggregate amount of all available assets	$186,413 04

LIABILITIES.

Net amount of unpaid losses		$65,389 72
Unearned premiums at 50 per cent. on fire risks under one year	$176,719 09	
Unearned premiums, *pro rata*, on fire risks running more than one year	153,568 61	
Unearned premiums at 100 per cent. on marine risks	2,866 52	
Amount of unearned premiums on all outstanding risks		333,154 22
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $16,828.59; return premiums, $15,633.92; re-insurance, $4,653.76; local exc. business, $4,105.62		41,216 89
Gross liabilities, except deposit capital		$439,760 83
Surplus as regards policy holders		$346,652 21
Amount of deposit capital		300,000 00
Surplus over deposit capital		$146,652 21

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$622,566 01	$7,104 67	
Deduct re-insurance, rebate and return premiums	166,533 13		
Net cash received for premiums during the year	$456,032 88	$7,104 67	$163,137 55
Interest and dividends from all other sources			25,163 09
Received during the year in cash			$188,300 64

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$281,122 46	
Net amount paid for marine and inland losses	1,500 00	$282,622 46
Commissions and brokerage		101,781 96
Salaries, fees and wages		47,994 01
State, national and local taxes		10,150 86
All other payments		31,008 09
Expenditures during the year in cash		$473,557 43

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$42,338,704	$579,664 52
Written or renewed during the year	48,846,436	628,404 23
Total	$91,185,140	$1,208,068 74
Deduct those expired and marked off as terminated	40,440,030	557,445 78
In force at the end of the year	$50,745,110	$645,622 96
Deduct amount re-insured	2,277,377	29,617 51
Net amount in force December 31, 1895	$48,467,733	$616,005 45

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$27,283,722 53	$353,434 18
More than *one* and not more than *three* years to run	17,989,774 19	215,399 12
More than three years to run	3,194,236 35	47,168 15
Net amount in force December 31, 1895	$48,467,733 07	$616,005 45

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$9,450	$188 87
Written during the year	238,629	7,104 67
Total	$248,079	$7,293 54
Deduct those expired and marked off as terminated	184,448	4,427 02
In force December 31, 1895	$63.631	$2,866 52

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$2,386,741 66
Total losses paid from organization to date	1,352,020 91
Total losses incurred during the year	274,544 67

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$6,205,059 00
Premiums received	79,532 18
Losses paid	36,186 60
Losses incurred	41,152 67
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	1,130,933 00

UNITED STATES BRANCH

RELIANCE MARINE INSURANCE COMPANY.—(LIMITED.)

Principal office, No. 62 Wall st., New York, N. Y.

YEAR ENDING DECEMBER 31, 1895.

[Located at Liverpool, England; commenced business February 16, 1881; commenced business in Illinois April 3, 1890.]

H. COPE WEST, Attorney and Manager.

C. A. MACDONALD & CO., Attorneys in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York and Massachusetts	$300,000 00

ASSETS.

Market value of stocks and bonds owned by the company, viz.:			$328,275 00
Stocks and Bonds.	**Par value.**	**Market value.**	
United States, 4s, registered	$25,000 00	$27,500 00	
New York City, 3s, dock	100,000 00	101,000 00	
" " 3s, school house	50,000 00	50,500 00	
" " 3s, water, add'l	50,000 00	50,500 00	
Brooklyn City, 4s, permanent water	50,000 00	53,250 00	
City of Boston, 3½s	30,000 00	30,150 00	
Old Colony R. R., 4s	15,000 00	15,375 00	
	$320,000 00	$328,275 00	
Cash on hand and in bank			2,914 80
Interest due and accrued on stocks not included in market value			4,806 25
Gross premiums in course of collection not more than three months due			13,841 66
Bills receivable, not matured, taken for fire, marine and inland risks			5,126 30
All other property, viz: Due for re-insurance on losses paid			7,680 96

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$1,336 26	
Aggregate amount of all available assets		$362,641 97

LIABILITIES.

Net amount of unpaid losses		$20,114 82
Unearned premiums on risks re-insured in Lloyd associations	$33 75	
Unearned premiums at 50 per cent. on inland navigation risks	6,390 50	
Unearned premiums at 100 per cent. on marine risks	12,586 12	
Amount of unearned premiums on all outstanding risks		19,010 37
Due and accrued for salaries and other miscellaneous expenses		350 00
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $1,005.98; return premiums, $184.94; re-insurance, $962.54		2,153 46
Gross liabilities, except deposit capital		$41,628 65
Surplus as regards policy holders		$321,016 82
Amount of deposit capital		300,000 00
Surplus over deposit capital		$21,016 82

RECEIPTS DURING THE YEAR.

	From marine & inland risks.	
Premiums collected during the year	$164,477 73	
Deduct re-insurance, rebate and return premiums	36,531 11	
Net cash received for premiums during the year		$127,946 62
Interest and dividends from all other sources		8,716 90
Received during the year in cash		$136,663 52

DISBURSEMENTS DURING THE YEAR.

Net amount paid for marine and inland losses		$90,570 90
Commissions and brokerage		13,672 46
Salaries, fees and wages		9,988 93
State, national and local taxes		1,997 45
All other payments		9,364 15
Remittances to home office	$14,788 16	
Expenditures during the year in cash		$125,543 89

RISKS AND PREMIUMS.

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$1,709,131	$42,973 45
Written during the year	16,564,827	143,212 20
Total	$18,273,958	$186,190 65
Deduct those expired and marked off as terminated	15,723,504	160,823 52
Net amount in force December 31, 1895	$2,550,454	$25,367 13

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$814,312 88
Total losses paid from organization to date	398,884 86
Total losses incurred during the year	90,570 90

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, marine and inland	$3,521,412 00
Premiums received, marine and inland	45,445 81
Losses paid, marine and inland	43,386 82
Losses incurred, marine and inland	65,786 82

UNITED STATES BRANCH

ROYAL INSURANCE COMPANY.

Principal office, No. 50 Wall street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1895.

[Located at Liverpool, England; commenced business in the United States, 1851; commenced business in Illinois April 2, 1872.]

E. F. BEDDALL, U. S. Manager.

JOHN HUGH LAW, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York	$235,000 00

ASSETS.

Value of real estate owned by the company, unincumbered.....		$1,756,156 24
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		291,000 00
Interest due and accrued on bond and mortgage loans.....		1,234 99
Total value of mortgaged premises.....	$642,500 00	
Market value of bonds owned by the company, viz.:.....		4,242,165 00

Bonds.	Par value.	Market value.
United States, 4s, registered	$375,000 00	$410,625 00
" 4s, "	560,000 00	652,400 00
Albany & Susquehanna R.R. Co., 6s	350,000 00	409,500 00
Brooklyn & Montauk R.R. Co., 5s	25,000 00	27,500 00
Central Railroad of New Jersey, 5s.....	200,000 00	235,000 00
Chicago, Burlington & Quincy R.R Co., 7s.....	50,000 00	60,000 00
Chi., Milwaukee & St. Paul R.R. Co., consol., 7s ..	62,000 00	78,740 00
Chicago & Northwestern R.R. Co., 7s.....	100,000 00	141,000 00
Chicago, Rock Island & Pacific R.R. Co., 6s.	100,000 00	131,000 00
Cin., Ind., St. L. & Chi. R.R. Co., 4s.....	100,000 00	102,000 00
Cleveland & Pittsburgh R.R. Co., 4½s.....	100,000 00	107,000 00
Delaware & Hudson Canal Co. (Penn. Div.), 7s....	40,000 00	56,800 00
Illinois Central R.R. Co., 4s.....	100,000 00	112,000 00
" " 4s.....	23,000 00	23,920 00
Lake Erie & Western R.R. Co., 5s.....	30,000 00	34,800 00
Michigan Central R.R. Co. (Air Line Div.), 4s....	100,000 00	105,000 00
" " " (Detr't & Bay City), 5s	62,000 00	73,160 00
" " " 7s	8,000 00	9,440 00
Milwaukee & St. Paul R.R. Co. (C. & M. Div.), 7s	100,000 00	126,000 00
Morris & Essex R.R. Co., 7s.....	16,000 00	22,720 00
New York Central & Hudson River R.R. Co., 7s.	100,000 00	121,000 00
New York, Chicago & St. Louis R.R. Co., 4s.....	100,000 00	102,000 00
New York & Harlem R.R. Co., 7s.....	110,000 00	125,400 00
New York, Lackawanna & Western R.R. Co., 6s..	100,000 00	134,000 00
Pennsylvania R.R. Co., 6s.....	5,000 00	6,100 00
Penn. R.R. Co. Real Estate Purchase Money, 4s.	25,000 00	27,500 00
Pittsburgh, Fort Wayne & Chicago R.R. Co., 7s..	14,000 00	20,160 00
Philadelphia & Reading R.R. Co. Terminal, 5s...	100,000 00	105,000 00
Rome, Watertown & Ogdensburgh R.R. Co., 5s ..	25,000 00	29,750 00
St. P., Minn. & Man. R.R. Co. (Dak. Ext.), 6s ..	75,000 00	90,750 00
Syracuse, Binghamton & New York R.R. Co., 7s.	50,000 00	65,500 00
United New Jersey R.R. & Canal Co., 4s	200,000 00	224,000 00
" " " " 4s.....	100,000 00	117,000 00
West Shore R.R. Co., 4s.....	100,000 00	106,000 00
Winona & St. Peter R.R. Co. (G'd. by C. & N.W.) 7s.	38,000 00	49,400 00
	$3,648,000 00	$4,242,165 00

Cash on hand and in bank		$478,556 83
Interest due and accrued on stocks not included in market value		8,750 00
Gross premiums in course of collection not more than three months due		656,984 27
Bills receivable, not matured, taken for fire, marine and inland risks		1,866 95
All other property, viz : Rents due and accrued, $14,769.87; due for re-insurance on losses paid, $8,467.56		28,236 88
Total		$7,454,943 11
Less special deposits to secure liabilities in Virginia and Oregon		171,750 00

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$24,911 91	
Aggregate amount of all available assets		$7,283,193 11

LIABILITIES.

Net amount of unpaid losses		$505,851 77
Unearned premiums at 50 per cent. on fire risks under one year	$1,821,514 48	
Unearned premiums, *pro rata*, on fire risks running more than one year	2,244,470 69	
Amount of unearned premiums on all outstanding risks		4,065,985 12
Amount reclaimable on perpetual fire insurance policies		217,628 61
Net premium reserve and all other liabilities, except capital under the life insurance or any other special department		116,500 00
United States liabilities of Queen Insurance Company of Liverpool, England, assumed by this company under indenture, dated November 11, 1892		5,000 00
Due and accrued for salaries and other miscellaneous expenses		5,639 11
All other demands against the company, viz.: State, city, county or other taxes and assessements, $15,645.94; commissions and other charges due and to become due to agents and brokers, $117,788.94; return premiums, $2,3448.00; re-insurance, $170,286.79		327,169 67
Total		$5,243,769 28
Less liabilities secured by special deposits: Unpaid losses, $1,716.59; unearned premiums, $67,797.60		69,514 19
Liabilities, except deposit capital		$5,174,255 09
Surplus as regards policy holders		$2,108,938 02
Amount of deposit capital		235,000 00
Surplus over deposit capital		$1,873,938 02

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$6,458,456 04	
Deduct re-insurance, rebate and return premiums	1,583,083 08	
Net cash received for premiums during the year		$4,875,372 96
Interest on bonds and mortgages		15,367 66
Interest and dividends from all other sources		186,994 03
Income from all other sources		59,826 92
Deposit premiums received on perpetual fire risks	$36,444 86	
Remittances from home office	7,593 30	
Received during the year in cash		$5,187,561 57

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$2,723,861 72
Commissions and brokerage		841,284 11
Salaries, fees and wages		324,178 80
State, national and local taxes		124,151 17
All other payments		255,566 69
Deposit premiums returned on perpetual fire risks	$28,849 99	
Remittances to home office	877,447 39	
Expenditures during the year in cash		$4,269,042 49

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$795,795,530 11	$8,106,753 46
Written or renewed during the year	682,955,956 07	6,454,560 79
Total	$1,478,751,486 18	$14,561,314 25
Deduct those expired and marked off as terminated	618,995,623 48	6,007,688 10
In force at the end of the year	$859,755,862 70	$8,553,626 15
Deduct amount re-insured	79,074,071 66	571,273 54
Net amount in force December 31, 1895	$780,681,791 04	$7,982,352 61

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$320,151,260 66	$3,633,562 22
More than *one* and not more than *three* years to run	288,969,265 81	2,430,507 77
More than three years to run	171,561,264 57	1,918,282 62
Net amount in force December 31, 1895	$780,681,791 04	$7,982,352 61

PERPETUAL RISKS.

Perpetual risks in force December 31, 1894	$8,614,965 73	$8,692 86
Perpetual risks written during the year	1,270,038 00	1,452 99
Total	$9,885,003 73	$10,145 85
Deduct those marked off as cancelled	903,155 09	679 22
In force December 31, 1895	$8,981,848 64	$9,466 63

GENERAL INTERROGATORIES.

Total premiums received since 1873 in United States to date	$63,312,857 66
Total losses paid since 1873 to date	36,443,586 65
Total losses incurred during the year	2,632,096 41

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$17,747,351 06
Premiums received	207,129 55
Losses paid	96,375 54
Losses incurred	111,498 52
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	3,324,001 64

UNITED STATES BRANCH

ROYAL EXCHANGE ASSURANCE COMPANY.

Principal office, San Francisco, California.

YEAR ENDING DECEMBER 31, 1895.

[Located at London, England; commenced business in United States, 1891; commenced business in Illinois January 10, 1896.]

ROBERT DICKSON, General U. S. Manager.

FREDERICK S. JAMES, Attorney in Illinois, at Chicago.

CAPITAL

Deposit capital pursuant to the laws of Illinois, deposited in Massachusetts	$200,000 00

ASSETS.

Market value of bonds owned by the company, viz.:			$327,800 00
Bonds.	Par value.	Market value.	
U. S. 4s, 1907	$276,600 00	$304,260 00	
City of Boston, reg., water loan	22,000 00	23,540 00	
	$298,600 00	$327,800 00	
Cash on hand and in bank			2,859 22
Interest due and accrued on stocks not included in market value			2,676 00
Gross premiums in course of collection not more than three months due			37,752 68
All other property, viz.: Due for re-insurance on losses paid			1,704 21
Total			$372,792 11
Less special deposits to secure liabilities in Oregon			55,000 00
Aggregate amount of all available assets			$317,792 11

LIABILITIES.

Net amount of unpaid losses		$17,836 00
Unearned premiums at 50 per cent. on fire risks under one year	$57,946 85	
Unearned premiums, *pro rata*, on fire risks running more than one year	54,630 16	
Amount of unearned premiums on all outstanding risks		112,577 01
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $7,173.00; re-insurance, $706 55		7,879 55
Total		$138,292 56
Less liabilities secured by special deposits: Unearned premiums		16,455 00
Liabilities, except deposit capital		$121,837 56
Surplus as regards policy holders		$195,954 55
Amount of deposit capital	$200,000 00	
Amount of net available assets	195,954 55	
*Impairment of capital	$4,045 45	

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$287,667 99	
Deduct re-insurance, rebate and return premiums	71,516 32	
Net cash received for premiums during the year		$166,151 67
Interest and dividends from all other sources		11,584 00
Received during the year in cash		$177,735 67

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$73,447 04
Commissions and brokerage		38,144 33
Salaries, fees and wages		12,976 00
State, national and local taxes		2,888 50
All other payments		23,273 31
Remittances to home office	$22,593 50	
Expenditures during the year in cash		$150,679 18

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$15,424,548	$244,998 27
Written or renewed during the year	19,666,415	233,759 38
Total	$35,090,963	$478,757 65
Deduct those expired and marked off as terminated	14,829,377	237,764 92
In force at the end of the year	$20,261,586	$240,992 73
Deduct amount re-insured	1,341,079	15,838 70
Net amount in force December 31, 1895	$18,920,507	$225,154 03

* Certificate filed shows $34,000.00 additional assets placed in hands of U. S. Branch trustees after date of annual statement.

RECAPITULAT ON.

In force having from date of policy not more than *one* year to run....	$9,415,664	$115,893 71
More than *one* and not more than *three* years to run.....	8,797,963	99,891 05
More than three years to run.....	706,880	9,369 27
Net amount in force December 31, 1895.....	$18,920,507	$225,154 03

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	$680,069 00
Total losses paid from organization to date.....	225,941 00
Total losses incurred during the year.....	81,306 00

A SUPPLEMENTARY STATEMENT FILED, SHOWS:

ASSETS.

Market value of bonds owned by the company, viz.:.....			$357,050 00
Bonds.	Par value.	Market value.	
U. S. 4s, registered, 1907.....	$276,600 00	$304,260 00	
" 4s, " 1925.....	25,000 00	29,250 00	
City of Boston, registered, water loan.....	22,000 00	23,540 00	
	$323,600 00	$357,050 00	
Cash on hand and in bank.....			2,859 22
Interest due and accrued on stocks not included in market value.....			2,676 00
Gross premiums in course of collection not more than three months due.....			40,589 54
All other property, viz.: Due for re-insurance on losses paid.....			1,704 21
Total.....			$404,828 97
Less special deposits to secure liabilities in Oregon.....			55,000 00
Aggregate amount of all available assets.....			$349,828 97

LIABILITIES.

Net amount of unpaid losses.....		$17,836 00
Unearned premiums at 50 per cent. on fire risks under one year.....	$57,946 85	
Unearned premiums, *pro rata*, on fire risks running more than one year.....	69,587 22	
Unearned premiums at 100 per cent. on marine risks.....	129 81	
Amount of unearned premiums on all outstanding risks.....		127,663 88
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $9,052.00; re-insurance, $907.98.....		9,959 98
Total.....		$155,459 86
Less liabilities secured by special deposits: Unearned premiums.....		16,455 00
Liabilities, except deposit capital.....		$139,004 86
Surplus as regards policy holders.....		$210,824 11
Amount of deposit capital.....		200,000 00
Surplus over deposit capital.....		$10,824 11

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year.....	$287,667 99	$837 73	
Deduct re-insurance, rebate and return premiums	71,516 32	247 69	
Net cash received for premiums during the year.....	$166,151 67	$590 04	$166,741 71
Interest and dividends from all other sources.....			11,584 00
Remittances from home office.....		$14,765 00	
Received during the year in cash.....			$178,225 71

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$78,447 04
Commissions and brokerage		38,116 21
Salaries, fees and wages		12,976 00
State, national and local taxes		3,340 50
All other payments		23,511 19
Remittances to home office	$27,456 50	
Expenditures during the year in cash		$151,390 94

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$15,424,548	$244,998 27
Written or renewed during the year	19,666,415	233,759 38
Total	$35,090,963	$478,757 65
Deduct those expired and marked off as terminated	14,829,877	237,764 92
In force at the end of the year	$20,261,586	$240,992 73
Deduct amount re-insured	1,341,079	15,838 70
Net amount in force December 31, 1895	$18,920,507	$225,154 03

Recapitulation.

In force having from date of policy not more than *one* year to run	$9,415,664	$115,893 71
More than *one* and not more than *three* years to run	8,797,963	99,891 05
More than three years to run	706,880	9,369 27
Net amount in force December 31, 1895	$18,920,507	$225,154 03

	Marine & inland risks.	Premiums thereon.
Written during the year	$602,132	$1,793 38
Total	$602,132	$1,793 38
Deduct those expired and marked off as terminated	503,718	1,462 14
In force December 31, 1895	$98,414	$331 24
Deduct amount re-insured	26,317	201 43
Net amount in force	$72,097	$129 81

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$681,413 00
Total losses paid from organization to date	225,941 00
Total losses incurred during the year	81,306 00

UNITED STATES BRANCH

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Principal office, 197 Asylum st., Hartford, Conn.

Year Ending December 31, 1895.

[Located at Edinburgh, Scotland; commenced business in the United States, 1880; commenced business in Illinois December 7, 1880.]

MARTIN BENNETT, Manager. JAMES H. BREWSTER, Assistant Manager.

W. H. EBBERT, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York	$200,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$34,889 94
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		1,448,900 00
Loans on bond and mortgage upon which more than one year's interest is due (of which all is in process of foreclosure)		16,789 68
Interest due and accrued on bond and mortgage loans		26,810 80
Total value of mortgaged premises	$3,618,305 00	
Market value of stocks and bonds owned by the company, viz.:		1,241,155 05

Stocks and Bonds.	Par value.	Market value.
United States, registered, 4s	$50,000 00	$54,750 00
County of Middlesex, debentures	22,000 00	22,000 00
City of Toronto	1,500 00	1,500 00
Ontario Railway Subsidy	51,912 00	46,026 30
Canada, 4s, Inscribed	100,000 00	109,000 00
City of Richmond	52,500 00	52,500 00
Georgia State	25,000 00	25,000 00
Freehold Loan & Savings Co, debentures	25,000 00	25,000 00
New York City, 3s	200,000 00	202,000 00
Land Security Co, debenture	25,000 00	25,000 00
Central Canada Loan & Savings Co., debenture	25,000 00	25,000 00
Chicago, Milwaukee & St. Paul R.R.	50,000 00	44,750 00
Pittsburg, Cincinnati, Chicago & St. Louis R.R.	25,000 00	25,281 25
Cleveland, Cincinnati, Chicago & St. Louis R.R.	30,000 00	25,087 50
Boston & Maine R.R.	50,000 00	57,500 00
Central R. R. of New Jersey	50,000 00	57,125 00
Maine Central R.R	40,000 00	40,800 00
Baltimore & Ohio R.R.	26,000 00	28,860 00
City of Toledo, O	50,000 00	52,875 00
County of Milwaukee, Wis., Building	35,000 00	38,600 00
County of Lucas, Ohio, Court House	100,000 00	101,000 00
Staten Island R.R.	25,000 00	25,625 00
Chicago & Northwestern R.R.	50,000 00	54,125 00
Hartford Street Railway	100,000 00	101,750 00
	$1,208,912 00	$1,241,155 05

Cash on hand and in bank		287,164 24
Interest due and accrued on bonds not included in market value		12,105 54
Gross premiums in course of collection not more than three months due		253,596 70
All other property, viz.: Due for re-insurance on losses paid		2,610 22
Total		$3,323,521 67
Less special deposits to secure liabilities in Ohio, Oregon, Georgia, Virginia and Canada		345,750 00
Aggregate amount of all available assets		$2,977,771 67

LIABILITIES.

Net amount of unpaid losses		$189,245 00
Unearned premiums at 50 per cent. on fire risks under one year	$553,309 75	
Unearned premiums, *pro rata*, on fire risks running more than one year	584,944 18	
Amount of unearned premiums on all outstanding risks		1,138,253 93
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $25,875.00; re-insurance, $97,650.25		123,525 25
Total		$1,451,024 18
Less liabilities secured by special deposits: Unpaid losses, $31,057.94; unearned premiums, $190,089.33		221,147 27
Liabilities, except deposit capital		$1,229,876 91
Surplus as regards policy holders		$1,747,894 76
Amount of deposit capital		200,000 00
Surplus over deposit capital		$1,547,894 76

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$2,817,394 04	
Deduct re-insurance, rebate and return premiums	1,288,586 59	
Net cash received for premiums during the year		$1,528,797 45
Interest on mortgages		72,645 56
Interest and dividends from all other sources		40,813 03
Amount of remittances received from home office	$21,273 28	
Received during the year in cash		$1,642,256 04

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$809,879 99
Commissions and brokerage	258,224 19
Salaries, fees and wages	69,813 66
State, national and local taxes	44,019 83
All other payments	110,831 73
Expenditures during the year in cash	$1,292,2?8 90

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$279,142,038	$2,769,173 35
Written or renewed during the year	286,473,801	2,873,258 75
Total	$565,615,838	$5,642,432 10
Deduct those expired and marked off as terminated	221,740,134	2,524,926 93
In force at the end of the year	$343,875,704	$3,117,505 17
Deduct amount re-insured	104,196,333	960,076 20
Net amount in force December 31, 1895	$239,679,371	$2,157,428 97

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$86,654,406	$1,106,619 51
More than *one* and not more than *three* years to run	124,248,741	758,250 88
More than three years to run	28,776,224	292,558 58
Net amount in force December 31, 1895	$239,679,371	$2,157,428 97

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$10,224,776 21
Total losses paid from organization to date	5,623,534 12
Total losses incurred during the year	805,383 99

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$14,986,392 00
Premiums received	166,259 20
Lossess paid	80,317 96
Losses incurred	101,320 64
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	1,654,666 00

UNITED STATES BRANCH

SEA INSURANCE COMPANY.—(LIMITED.)

Principal office, No. 7 South William st., New York, N. Y.

YEAR ENDING DECEMBER 31, 1895.

[Located at Liverpool, Eng.; commenced business January 1, 1876; commenced business in Illinois June 15, 1888.]

PERCY CHUBB, Attorney.

CHARLES ALEX MACDONALD, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York	$200,000 00

ASSETS.

Market value of bonds owned by the company, viz.:			$366,989 80
Bonds.	Par value.	Market value.	
United States, 4s, registered	$200,000 00	$220,000 00	
New York City, additional water	100,000 00	100,000 00	
New York, Lackawanna & Western, 1st mort., 6s	10,000 00	13,300 00	
West Shore, 1st mort., 4s	10,000 00	10,450 00	
New York, Chicago & St. Louis, 1st mort., 4s	10,000 00	10,250 00	
Atlantic, Mutual Insurance Co., scrip	12,140 00	12,989 80	
	$342,140 00	$366,989 80	
Cash on hand and in bank			41,832 48
Gross premiums in course of collection not more than three months due			61,228 31
All other property, viz: Due for re-insurance on losses paid			25,621 69
Total			$495,172 28
Less special deposits to secure liabilities in Ohio			110,000 00
ITEMS NOT ADMITTED AS ASSETS, VIZ.:			
Due for re-insurance disallowed		$8,717 98	
Aggregate amount of all available assets			$385,172 28

LIABILITIES.

Net amount of unpaid losses		$84,625 00
Unearned premiums at 100 per cent. on inland navigation and hull risks	$21,418 70	
Unearned premiums at 100 per cent. on marine risks	35,494 98	
Unearned premiums on re-insurance in Lloyd's Associations	1,359 21	
Amount of unearned premiums on all outstanding risks		58,272 89
All other demands against the company, viz.: State, city, county or other taxes and assessments, $7,000.00; commissions and other charges due and to become due to agents and brokers, $6,242.70; re-insurance, $21,126.93		34,369 63
Total		$177,267 52
Less liabilities secured by special deposits: Unpaid losses, $949.90; unearned premiums, $599.55		1,549 45
Liabilities, except deposit capital		$175,718 07
Surplus as regards policy holders		$209,454 21
Amount of deposit capital		200,000 00
Surplus over deposit capital		$9,454 21

RECEIPTS DURING THE YEAR.

	From marine & inland risks.	
Premiums collected during the year	$411,978 01	
Deduct re-insurance, rebate and return premiums	160,719 92	
Net cash received for premiums during the year		$251,258 09
Interest and dividends from all other sources		13,163 28
Received during the year in cash		$264,421 37

DISBURSEMENTS DURING THE YEAR.

Net amount paid for marine and inland losses		$208,034 21
Commissions and brokerage		28,951 51
Salaries, fees and wages		6,879 11
State, national and local taxes		6,605 56
Remittances to home office	$9,785 80	
Expenditures during the year in cash		$245,470 39

RISKS AND PREMIUMS.

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$7,848,952	$55,093 81
Written during the year	87,698,775	429,259 06
Total	$95,547,727	$484,352 87
Deduct those expired and marked off as terminated	85,973,847	408,478 33
In force December 31, 1895	$9,573,880	$75,874 54
Deduct amount re-insured	2,564,814	18,960 86
Net amount in force	$7,009,066	$56,913 68

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date (U. S. Branch).....	$2,981,692 00
Total losses paid from organization to date, (U. S. Branch).....	2,164,697 00
Total losses incurred during the year.....	219,517 00

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, marine and inland.....	$1,520,318 00
Premiums received, marine and inland	43,029 95
Losses paid, marine and inland.....	39,761 29
Losses incurred, marine and inland.....	61,286 29

UNITED STATES BRANCH

STANDARD MARINE INSURANCE COMPANY. (LIMITED.)

Principal office, Nos. 71-73 Beaver st., Post bldg., New York, N. Y.

YEAR ENDING DECEMBER 31, 1895.

[Located at Liverpool, England; commenced business in the United States August, 1888: commenced business in Illinois June 16, 1890.]

J. D. BARRETT, Attorney.

JOHN PRINDIVILLE, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York	$200,000 00

ASSETS.

Market value of bonds owned by the company, viz.:.....			$303,125 00
Bonds.	Par value.	Market value.	
New York Schoolhouse, 3s.....	$200,000 00	$201,000 00	
New York Central & Hudson River R. R.....	75,000 00	75,250 00	
Norfolk, Va., city.....	25,000 00	26,875 00	
	$300,000 00	$303,125 00	
Cash on hand and in bank.....			2,969 85
Gross premiums in course of collection not more than three months due.....			22,661 72
Bills receivable, not matured, taken for fire, marine and inland risks.....			26,508 77

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months.....	$807 89	
Aggregate amount of all available assets.....		$355,265 24

LIABILITIES.

Net amount of unpaid losses.....		$56,664 00
Unearned premiums at 50 per cent. on inland navigation risks.....	$9,463 65	
Re-insurance in Lloyds at 50 per cent. on inland navigation risks....	5,654 82	
Unearned premiums at 100 per cent. on marine risks.....	24,770 77	
Re-insurance in Lloyds at 100 per cent. on marine risks.....	3,250 05	
Amount of unearned premiums on all outstanding risks.....		43,138 79
All other demands against the company, viz.: State, city, county or other taxes and assessments, $1,961.83; commissions and other charges due and to become due to agents and brokers, $2,075.04; return premiums, $484.57; re-insurance, $14,227.62.		18,749 06
Gross liabilities, except deposit capital.....		$118,551 85
Surplus as regards policy holders.....		$236,713 49
Amount of deposit capital.....		200,000 00
Surplus over deposit capital		$36,713 49

RECEIPTS DURING THE YEAR.

	From marine & inland risks.	
Premiums collected during the year	$341,196 04	
Deduct re-insurance, rebate and return premiums	109,584 74	
Net cash received for premiums during the year		$231,611 30
Income from all other sources		1,004 64
Amount of remittances received from home office	$48,825 74	
Received during the year in cash		$232,615 94

DISBURSEMENTS DURING THE YEAR.

Net amount paid for marine and inland losses		$195,178 81
Commissions and brokerage		20,196 83
Salaries, fees and wages		13,935 71
State, national and local taxes		3,280 46
All other payments		2,821 18
Amount of remittances to home office	$45,351 23	
Expenditures during the year in cash		$235,412 99

RISKS AND PREMIUMS.

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$3,492,835	$25,954 75
Written during the year	49,023,702	352,589 93
Total	$52,516,537	$378,544 68
Deduct those expired and marked off as terminated	44,197,285	320,239 11
In force December 31, 1895	$8,319,252	$58,305 57
Deduct amount re-insured	3,431,458	24,607 51
Net amount in force	$4,887,794	$33,698 06

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, marine and inland	$1,518,372 00
Premiums received, marine and inland	5,485 71
Losses paid, marine and inland	6,862 06
Losses incurred, marine and inland	9,609 72

UNITED STATES BRANCH

SUN INSURANCE OFFICE.

Principal office, No. 54 Pine st., New York, N. Y.

YEAR ENDING DECEMBER 31, 1895.

[Located at London, England; commenced business in the United States August 1, 1882; commenced business in Illinois December 18, 1882.]

J. J. GUILE,, Manager.

HIRAM J. STRAIGHT, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York	$200,000 00

ASSETS.

Value of real estate owned by the company, unincumbered		$270,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		208,000 00
Interest due and accrued on bond and mortgage loans		1,975 83
Total value of mortgaged premises	$318,000 00	
Market value of stocks and bonds owned by the company, viz.:		1,511,810 00

Stocks and Bonds.	Par value.	Market value.
United States, 6s, 1899	$280,000 00	$299,600 00
" " 4s, 1907	204,000 00	222,360 00
Savanna & Western R. R., 5s, trust receipts	25,000 00	15,000 00
Central of New Jersey R. R., 5s, registered	25,000 00	28,500 00
C., M. & St. P. R. R., C. & Lake Superior Div., 5s	15,000 00	15,450 00
A., T. & Santa Fé, guarantee, funded notes, 6s	50,000 00	50,000 00
St. Louis Bridge Co., 1st mort., gold, 7s	25,000 00	33,000 00
M., Sault Ste. Marie & Atlantic R. R., gen. mort., 4s	25,000 00	23,750 00
C., C., C. & St. L., 1st mort., of C., Vin. & C R. R., 4s	25,000 00	22,750 00
Louisville & Nashville R. R., gen. mort, 6s	23,000 00	25,990 00
Norfolk & Western R. R., imp. and ext. loan, 6s	20,000 00	21,800 00
A., T. & S. Fé., gen. mort., gold, 4s, trust receipts	25,000 00	17,500 00
Rio Grande Junction, 1st mort., gold, 5s	25,000 00	21,500 00
Cincinnati, Hamilton & Dayton, mort., 5s	25,000 00	50,500 00
Term R. R. Asso. of St. Louis, 1st mort., gold, 4½s	25,000 00	27,500 00
N. Y., L. E. & W., 1st con. funded coupon, 7s	50,000 00	42,000 00
" " " cons. mort., 7s	20,000 00	28,000 00
Pittsburg, Ft. Wayne & C., guar., special stock, 7s	30,000 00	46,500 00
West End Street Railway Co. of Boston, gold, 5s	50,000 00	52,250 00
Lehigh Valley Terminal, 1st mort., gold, 5s	50,000 00	55,500 00
C., M. & St. P., Dak. & G. S. Div., gen mort., 5s	25,000 00	25,750 00
M., Lake Shore & Western, ext. and imp., gold, 5s	25,000 00	27,500 00
Lehigh & New York, 1st mort., gold, guar. by L. V. R. R Co., 4s	100,000 00	92,000 00
L. & N. and Mob. & Monig., 1st mort., gold, 4½s	100,000 00	104,000 00
City of Sandusky, O., paving, 5s, 1900	4,000 00	4,120 00
" " " " 5s, 1901	6,000 00	6,180 00
" Dayton, Ohio, street paving, 5s, 1913-16	23,000 00	26,450 00
" " sewer, 5s	22,000 00	25,300 00
" Richmond, Va., 5s	8,000 00	9,200 00
" " " 4s	2,000 00	2,000 00
Lucas County, Ohio, court house, 4s	25,000 00	25,500 00
City of Youngstown, Ohio, township park, 5s	5,000 00	5,400 00
Harrison County, Ohio, court house, 5s	10,000 00	10,500 00
City of Toledo, Ohio, general street imp	10,000 00	11,300 00
" Portland, Oregon, water loan, 5s	32,000 00	36,160 00
Underwriters' Salvage Co	1,000 00	1,000 00
	$1,420,000 00	$1,511,810 00

Cash on hand and in bank		179,134 08
Interest due and accrued on stocks not included in market value		24,731 24
Gross premiums in course of collection not more than three months due		287,018 07
All other property, viz: Rents due and accrued		1,778 50
Total		$2,479,447 72
Less special deposits to secure liabilities in Ohio, Georgia and Oregon		188,250 00

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$17,610 18	
Aggregate amount of all available assets		$2,291,197 72

LIABILITIES.

Net amount of unpaid losses		$170,108 75
Unearned premiums at 50 per cent. on fire risks under one year	$558,609 97	
Unearned premiums, *pro rata*, on fire risks running more than one year	854,447 81	
Amount of unearned premiums on all outstanding risks		1,413,057 78
Due and accrued for salaries and other miscellaneous expenses		1,108 33
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, $60,925 65; re-insurance, $7,754.15		68,679 80
Total		$1,652,954 66
Less liabilities secured by special deposits: Unpaid losses, $12,861.00; unearned premiums, $123,878.89		136,739 89
Liabilities, except deposit capital		$1,516,214 77
Surplus as regards policy holders		$774,982 95
Amount of deposit capital		200,000 00
Surplus over deposit capital		$574,982 95

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$2,078,816 99	
Deduct re-insurance, rebate and return premiums	487,351 94	
Net cash received for premiums during the year		$1,591,465 05
Interest on bonds and mortgages		18,405 26
Interest and dividends from all other sources		62,977 75
Income from all other sources		9,820 25
Received during the year in cash		$1,682,668 31

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$910,625 57
Commissions and brokerage	288,075 62
Salaries, fees and wages	78,784 32
State, national and local taxes	35,253 72
All other payments	163,601 89
Expenditures during the year in cash	$1,476,341 12

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$301,087,057	$2,960,884 18
Written or renewed during the year	199,416,066	2,066,403 14
Total	$500,503,123	$5,027,287 32
Deduct those expired and marked off as terminated	184,487,824	2,070,406 41
In force at the end of the year	$316,015,299	$2,956,880 91
Deduct amount re-insured	14,904,382	141,180 67
Net amount in force December 31, 1895	$301,110,917	$2,815,700 24

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$99,555,708	$1,117,219 95
More than *one* and not more than *three* years to run	131,681,478	987,259 90
More than three years to run	69,873,781	711,220 39
Net amount in force December 31, 1895	$301,110,917	$2,815,700 24

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$18,921,604 97
Total losses paid from organization to date	12,289,248 69
Total losses incurred during the year	865,856 45

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$8,468,880 00
Premiums received	116,115 88
Losses paid	52,053 54
Losses incurred	61,679 00
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	1,540,125 00

UNITED STATES BRANCH

SVEA FIRE AND LIFE INSURANCE COMPANY.

Principal office, Hartford, Conn.

YEAR ENDING DECEMBER 31, 1895.

[Located at Gothenburg, Sweden; commenced business January 1, 1867; commenced business in Illinois March 2, 1896.]

MESSRS. WEED & KENNEDY, U. S. Managers.

GEO. A. FOLLANSBEE, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in Connecticut	$200,000 00

ASSETS.

Market value of bonds owned by the company, viz.:			$237,399 84
Bonds.	Par value.	Market value.	
Penn. R. R. Co., 4½s, coupon, gold	$50,000 00	$55,100 00	
Providence, R. I., park loan, 4s, coupon, gold	50,000 00	56,234 26	
Boston, Mass., water loan, 5s, coupon, gold	20,439 20	22,518 93	
Hartford, Conn., park imp., 3½s, coupon, gold	50,000 00	51,591 09	
Pitts., Cin., C. & St. L. R. R. Co., 4s, coupon, gold. (Principal and interest guar. by Penn. Co.)	50,000 00	51,955 56	
	$220,439 20	$237,399 84	
Cash on hand and in bank			15,730 14
Gross premiums in course of collections not more than three months due			8,701 77
Aggregate amount of all available assets			$261,831 75

LIABILITIES.

Net amount of unpaid losses		$2,750 00
Unearned premiums at 50 per cent. on fire risks under one year	$24,934 64	
Unearned premiums, *pro rata*, on fire risks running more than one year	8,244 75	
Amount of unearned premiums on all outstanding risks		33,179 39
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		3,045 62
Gross liabilities, except deposit capital		$38,975 01
Surplus as regards policy holders		$222,856 74
Amount of deposit capital		200,000 00
Surplus over deposit capital		$22,856 74

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$81,137 43	
Deduct re-insurance, rebate and return premiums	21,442 27	
Net cash received for premiums during the year		$59,695 16
Received during the year in cash		$59,695 16

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$32,109 47
Commissions and brokerage		21,719 54
Salaries, fees and wages		
State, national and local taxes		369 81
Remittances to home office	$6,360 25	
Expenditures during the year in cash		$54,198 82

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
Amount in force December 31, 1895	$3,887,149	$63,576 44

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$2,833,150	$49,869 29
More than *one* and not more than *three* years to run	1,045,849	13,450 22
More than three years to run	8,150	256 93
Net amount in force December 31, 1895	$3,887,149	$63,576 44

GENERAL INTERROGATORIES.

Total premiums received from organization of U. S. branch to date	$142,023 30
Total losses paid from organization to date	53,822 23
Total losses incurred during the year	26,359 32

UNITED STATES BRANCH

SWITZERLAND MARINE INSURANCE COMPANY.

Principal office, Exchange Place and No. 69 Beaver St., New York, N. Y.

YEAR ENDING DECEMBER 31, 1895.

[Located at Zurich, Switzerland; commenced business in Illinois September 11, 1894.]

JACOB BERTSCHMANN, Attorney and Agent.

WILFRED MASSEY, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York	$215,000 00

ASSETS.

Market value of stocks and bonds owned by the company, viz.:			$207,500 00
Stocks and Bonds.	Par value.	Market value.	
New York City, consolidated	$150,000 00	$142,500 00	
" " " dock	50,000 00	50,000 00	
" " schoolhouse	15,000 00	15,000 00	
	$215,000 00	$207,500 00	
Cash on hand and in bank			6,264 12
Bills receivable, not matured, taken for fire, marine and inland risks			14,412 24
Aggregate amount of all available assets			$228,176 36

LIABILITIES.

Unearned premiums at 100 per cent. on marine risks		$17,292 26
Gross liabilities, except deposit capital		$17,292 26
Surplus as regards policy holders		$210,884 10
Amount of deposit capital	$215,000 00	
Amount of net available assets	210,884 10	
Impairment of deposit capital	$4,115 90	

RECEIPTS DURING THE YEAR.

	From marine & inland risks.	
Premiums collected during the year	$197,633 97	
Deduct re-insurance, rebate and return premiums	8,987 29	
Balance	$193,646 68	
Deduct lost premium	169 46	
Net cash received for premiums during the year		$193,477 22
Received during the year in cash		$193,477 22

DISBURSEMENTS DURING THE YEAR.

Net amount paid for marine and inland losses	$165,170 38
Commissions and brokerage	9,682 33
Salaries, fees and wages	6,000 00
State, national and local taxes	3,507 45
All other payments	4,210 23
Expenditures during the year in cash	$188,570 39

RISKS AND PREMIUMS.

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$1,482,867	$12,005 03
Written during the year	54,529,791	193,646 68
Total	$56,012,658	$205,651 71
Deduct those expired and marked off as terminated	54,282,042	188,359 45
In force December 31, 1895	$1,780,616	$17,292 26

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, marine and inland	$2,554,844 00
Premiums received, marine and inland	18,104 69
Losses paid, marine and inland	6,673 88

UNITED STATES BRANCH

THAMES AND MERSEY MARINE INSURANCE COMPANY.

(LIMITED.)

Principal office, No. 69 Wall st., New York, N. Y.

YEAR ENDING DECEMBER 31, 1895.

[Located at Liverpool, England; commenced business in United States August, 1880; commenced business in Illinois August 18, 1890.]

A. J. MACDONALD, Manager.

JOHN H. MACGREGOR, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York and Massachusetts	$300,000 00

ASSETS.

Market value of bonds owned by the company, viz.:			$510,650 00
Bonds.	Par value.	Market value.	
United States registered, 4s, government	$375,000 00	$416,250 00	
Chi. & Northwestern Ry. Co., gen. con., 7s, gold	80,000 00	94,400 00	
	$455,000 00	$510,650 00	
Cash on hand and in bank			28,224 36
Gross premiums in course of collection not more than three months due			54,806 84
Bills receivable, not matured, taken for fire, marine and inland risks			1,919 87
All other property, viz.: Due for re-insurance on losses paid			4,945 21
Total			$600,545 78
Less special deposits to secure liabilities in Oregon and Georgia			88,250 00
ITEMS NOT ADMITTED AS ASSETS, VIZ.:			
Premiums unpaid on policies which have been issued more than three months		$8,049 58	
Aggregate amount of all available assets			$517,295 78

LIABILITIES.

Net amount of unpaid losses	$85,382 00
Unearned premiums at 100 per cent. on marine risks	76,894 00
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $4,358.65; re-insurance, $12,437.74	16,796 89
Total	$179,072 39
Less liabilities secured by special deposits: Unearned premiums	422 88
Liabilities, except deposit capital	$178,649 51
Surplus as regards policy holders	$338,646 27
Amount of deposit capital	300,000 00
Surplus over deposit capital	$38,646 27

RECEIPTS DURING THE YEAR.

	From marine & inland risks.	
Premiums collected during the year	$409,516 07	
Deduct re-insurance, rebate and return premiums	77,005 23	
Net cash received for premiums during the year		$332,510 84
Interest and dividends from all other sources		15,000 00
Income from all other sources		571 25
Received during the year in cash		$348,082 09

DISBURSEMENTS DURING THE YEAR.

Net amount paid for marine and inland losses		$149,361 50
Commissions and brokerage		26,429 82
Salaries, fees and wages		21,621 57
State, national and local taxes		7,063 54
All other payments		18,924 27
Remittances to home office	$124,775 42	
Expenditures during the year in cash		$223,400 20

RISKS AND PREMIUMS.

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$3,258,618	$30,805 00
Written during the year	81,760,250	437,497 31
Total	$85,018,868	$468,302 31
Deduct those expired and marked off as terminated	78,759,333	383,530 31
In force December 31, 1895	$6,259,535	$84,772 00
Deduct amount re-insured	478,945	7,878 00
Net amount in force	$5,780,590	$76,894 00

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date, in United States..	$8,666,652 66
Total losses paid from organization to date, in United States.....	1,727,353 80
Total losses incurred during the year, in United States.....	149,361 50

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, marine and inland.....	$1,383,289 00
Premiums received, marine and inland.....	4,783 07
Losses paid, marine and inland.....	555 61
Losses incurred, marine and inland.....	312 77

UNITED STATES BRANCH

TRANSATLANTIC FIRE INSURANCE COMPANY.

Principal office, Nos. 189-191 LaSalle st., Chicago, Ill.

YEAR ENDING DECEMBER 31, 1895.

[Located at Hamburg, Germany; commenced business in the United States September, 1877; commenced business in Illinois November 1, 1877.]

ADOLPH LOEB, U. S. Manager.

CONRAD WITKOWSKY, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York.....	$262,000 00

ASSETS.

Market value of bonds owned by the company, viz.:			$577,660 00
	Bonds.	Par value.	Market value.
	New York City, 3s.....	$262,000 00	$269,860 00
	Atlantic & Pac. R. R., 4s, guar. trust, reg.....	10,000 00	4,000 00
	A., T. & S. F., gen. mort., 4s, reg	10,000 00	7,100 00
	Buffalo Ry. Co., cons. 1st mort., reg., 5s.....	10,000 00	10,100 00
	C., R. I. & P., 1st mort., 5s, reg., (ext. and coll tr.).	10,000 00	10,800 00
	Chicago & Erie, 1st mort., 5s, guar., reg.....	10,000 00	10,700 00
	Chi., Bur. & Quincy (Neb. Ext.) 4s, guar., reg	10,000 00	8,700 00
	Chi., Bur. & Quincy (Iowa Div.) 4s, guar., reg	10,000 00	9,900 00
	Chi., Milwaukee & St. P., terminal mort., 5s, reg ..	10,000 00	11,000 00
	City of Richmond, 4s, reg.....	10,000 00	10,000 00
	Ches. & Ohio R. R. Co., 1st cons., 5s, guar., reg....	10,000 00	10,500 00
	Colorado Coal and Iron Dev. Co., 5s, guar., reg....	10,000 00	8,500 00
	Denver & Rio G'd R.R.Co., 1st cons., 4s, guar., reg.	10,000 00	8,600 00
	Equitable Gas Light Co., 1st con. mort., 5s.....	10,000 00	11,200 00
	Illinois Central R. R., 4s, reg.....	10,000 00	10,700 00
	Louisville Ry. Co., 1st cons. mort., 5s, reg	10,000 00	10,500 00
	Miss., Kan. & T. R. R. Co., 1st mort., 4s, guar., reg.	10,000 00	8,000 00
	Man. Ele., 4s, con., guar., reg., (Ry. Co. con. mort.)	10,000 00	9,500 00
	North. Pac. R. R. & Land Grant, mort., 6s, reg....	10,000 00	11,500 00
	N. Y., Chi. & St. L. R. R., 1st mort., 4s, reg.....	10,000 00	10,000 00
	Pennsylvania Co., 4½s, (R. R. Co).....	10,000 00	10,500 00
	Phil. & Reading R. R., 4s, guar. mort., reg.....	10,000 00	8,500 00
	Penn. Equipment Trust, 4s, series G, reg.....	10,000 00	10,300 00
	People's Gas & Coke Co. of Chicago, 2d mort., 6s.	10,000 00	10,100 00
	St. L. & San Fran. R. R., 1st, 5s, mort. trust, reg...	10,000 00	7,500 00
	St. Paul, Minn. & Man. R. R., cons., reg., 4½s.....	10,000 00	10,400 00
	San Fran. & N. Pac. R. R. Co., 1st mort., 5s, reg...	10,000 00	10,100 00
	Staten Is. Rapid Tran. R. R. Co., 2d mort., 5s, reg.	10,000 00	8,000 00
	Western Union Telegraph, 5s, coll. trust, reg.....	10,000 00	9,700 00
	West Shore, guar., 4s, reg.....	10,000 00	10,300 00
	Chicago & Northwestern Ry. Co., 5s, deb., reg.....	10,000 00	10,200 00
	Bur., Cedar Rapids & Northern, 1st mort., 5s.....	10,000 00	10,000 00
	Columbus Ave., 1st, 5s, coupon	10,000 00	11,400 00
		$582,000 00	$577,660 00

Amount loaned on stocks and bonds as collateral		$20,000 00
Market value of collaterals	$24,710 00	
Cash on hand and in bank		21,824 46
Gross premiums in course of collection not more than three months due		84,652 86

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$6,907 49	
Bad and doubtful debts and securities	3,879 75	
Suspense account	1,474 76	
Office furniture	547 77	
Total	$12,809 77	
Aggregate amount of all available assets		$704,137 82

LIABILITIES.

Net amount of unpaid losses		$74,296 82
Unearned premiums at 50 per cent. on fire risks under one year	$191,189 06	
Unearned premiums, *pro rata*, on fire risks running more than one year	69,978 23	
Amount of unearned premiums on all outstanding risks		261,167 29
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $22,246.36; return premiums, $358.90; re-insurance, $925.70		23,530 96
Gross liabilities, except deposit capital		$358,995 07
Surplus as regards policy holders		$345,142 25
Amount of deposit capital		262,000 00
Surplus over deposit capital		$83,142 25

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$553,872 16	
Deduct re-insurance, rebate and return premiums	135,405 37	
Net cash received for premiums during the year		$418,466 79
Interest and dividends from all other sources		20,417 15
Received during the year in cash		$438,883 94

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$220,739 85
Commissions and brokerage		132,500 27
Salaries, fees and wages		2,386 04
All other payments		15,676 98
Remittances to home office	$17,902 81	
Expenditures during the year in cash		$371,303 14

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$26,981,048	$412,111 56
Written or renewed during the year	45,296,570	587,555 78
Total	$72,277,618	$999,667 34
Deduct those expired and marked off as terminated	33,569,605	504,389 26
In force at the end of the year	$38,708,008	$495,278 08
Deduct amount re-insured	492,290	6,872 47
Net amount in force December 31, 1895	$38,215,718	$488,405 61

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$29,012,491	$382,878 13
More than *one* and not more than *three* years to run	7,935,192	85,242 94
More than three years to run	1,268,034	20,784 54
Net amount in force December 31, 1895	$38,215,717	$488,405 61

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$4,970,743 71
Total losses paid from organization to date	3,055,343 71
Total losses incurred during the year	221,965 93

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$6,314,231 30
Premiums received	109,406 56
Losses paid	66,527 46
Losses incurred	93,912 11
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	2,191,050 00

UNITED STATES BRANCH

UNION ASSURANCE SOCIETY.

Principal office, No. 54 William st., New York, N. Y.

YEAR ENDING DECEMBER 31, 1895.

[Located at London, England; commenced business in the United States March, 1891; commenced business in Illinois March 18, 1891.]

E. K. BEDDALL, United States Manager.

WARREN F. GOODWIN, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York	$200,000 00

ASSETS.

Market value of stocks and bonds owned by the company, viz.:	$982,768 50

Stocks and Bonds.	Par value.	Market value.
United States Government, 4s	$303,400 00	$354,978 00
New York City, water, 3s	70,000 00	70,525 00
" " school house, 3s	126,000 00	126,630 00
Boston City	50,000 00	57,330 00
Massachusetts State	50,000 00	50,500 00
Beech Creek R. R., 4s	25,000 00	25,500 00
West Shore R. R., 4s	55,000 00	58,712 50
Maine Central R. R.	25,000 00	25,250 00
Broadway & 7th Ave. R. R.	25,000 00	28,125 00
Allegheny Valley R. R.	25,000 00	26,500 00
Lehigh & New York R. R.	20,000 00	20,468 00
St. Paul, Minneapolis & Manitoba R. R.	25,000 00	29,750 00
City of Chicago	50,000 00	52,500 00
Portland, Oregon	50,000 00	56,000 00
	$899,400 00	$982,768 50

Cash on hand and in bank	46,707 89
Gross premiums in course of collection not more than three months due	148,565 86
Total	$1,178,041 75
Less special deposits to secure liabilities in Ohio and Oregon	178,000 00
Aggregate amount of all available assets	$1,000,041 75

LIABILITIES.

Net amount of unpaid losses		$119,333 98
Unearned premiums at 50 per cent on fire risks under one year	$337,691 41	
Unearned premiums, *pro rata*, on fire risks running more than one year	103,842 82	
Amount of unearned premiums on all outstanding risks		491,534 23
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $37,908.39; return premiums, $1,589.38.		39,497 77
Total		$650,365 98
Less liabilities secured by special deposits: Unearned premiums		19,954 75
Liabilities, except deposit capital		$630,411 23
Surplus as regards policy holders		$369,630 52
Amount of deposit capital		200,000 00
Surplus over deposit capital		$169,630 52

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$1,038,593 66	
Deduct re-insurance, rebate and return premiums	175,131 34	
Net cash received for premiums during the year		$863,462 82
Interest and dividends from all other sources		29,005 18
Remittances from home office	$484,196 00	
Received during the year in cash		$892,467 50

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses		$385,872 07
Commissions and brokerage		218,017 64
Salaries, fees and wages		11,259 80
State, national and local taxes		21,514 51
All other payments		13,723 57
Remittances to home office	$530,150 00	
Expenditures during the year in cash		$650,387 59

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$57,052,633	$759,065 38
Written or renewed during the year	93,288,366	1,065,804 60
Total	$150,340,999	$1,824,869 98
Deduct those expired and marked off as terminated	77,283,596	864,350 99
In force at the end of the year	$73,057,403	$960,518 99
Deduct amount re-insured	846,175	11,701 28
Net amount in force December 31, 1895	$72,211,228	$948,817 71

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$57,735,109	$775,382 82
More than *one* and not more than *three* years to run	11,509,906	131,053 96
More than three years to run	2,966,213	42,380 93
Net amount in force December 31, 1895	$72,211,228	$948,817 71

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$2,423,313 46
Total losses paid from organization to date	1,007,018 99
Total losses incurred during the year	383,050 94

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$9,632,200 00
Premiums received	134,378 08
Losses paid	52,237 05
Losses incurred	72,001 33
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	2,659,277 00

UNITED STATES BRANCH

UNION MARINE INSURANCE COMPANY.—(LIMITED.)

Principal office, No. 51 Wall st., New York, N. Y.

YEAR ENDING DECEMBER 31, 1895.

[Located at Liverpool, England; commenced business October 14, 1880; commenced business in Illinois April 30, 1881.

JAMES A. WHITLOCK, Attorney.

JAMES L. BECKWITH, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York and Massachusetts	$300,445 35

ASSETS.

Market value of stocks and bonds owned by the company, viz.: $539,804 80

Stocks and Bonds.	Par value.	Market value.
Deposited at Albany, New York—		
United States, 4s, registered	$100,000 00	$115,000 00
New York City, fire department	100,000 00	101,500 00
Boston & Lowell R. R., 6s	11,000 00	11,330 00
" " " 5s	3,000 00	3,165 00
Boston & Albany R. R., 4s	4,000 00	4,240 00
Boston & Maine R. R., 4½s	7,000 00	8,207 50
Eastern R. R., 6s, 1906	38,445 00	45,749 55
" " 6s, 1906	30,000 00	35,700 00
Old Colony R. R., 6s	3,000 00	3,060 00
" " 4½s	1,000 00	1,053 75
" " 4s	3,000 00	3,210 00
Deposited at Columbus, O.—		
United States Government, 5s	100,000 00	113,000 00
Pennsylvania R. R., con. mort., 6s	25,000 00	30,000 00
Atchison, Topeka & Santa Fé, 4s	55,500 00	39,960 00
Eastern R. R. Co., 1st mort	5,000 00	6,000 00
Ohio & Mississippi, equipment, 6s	14,000 00	14,000 00
Baltimore & Ohio, 1st mort., 6s	3,000 00	3,630 00
Det., G. H. & Milwaukee, equipment mort	1,000 00	999 00
	$503,945 00	$539,804 80

Cash on hand and in bank	$11,119 74
Gross premiums in course of collection not more than three months due	37,820 59
Bills receivable, not matured, taken for fire, marine and inland risks	457 80
All other property, viz.: Due for re-insurance on losses paid	2,462 01
Total	$591,164 94
Less special deposits to secure liabilities in Ohio	113,000 00

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$885 03	
Aggregate amount of all available assets		$478,164 94

LIABILITIES.

Net amount of unpaid losses		$86,259 75
Unearned premiums at 50 per cent. on inland navigation risks,	$11,954 54	
Unearned premiums at 100 per cent. on marine risks	33,896 61	
Amount of unearned premiums on all outstanding risks		45,851 15
Due and accrued for salaries and other miscellaneous expenses		1,036 44
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $1,399.93; re-insurance, $12,378.32; salvage, $90.12		13,868 37
Total		$147,015 71
Less liabilities secured by special deposits: Unpaid losses, $2,704.40; unearned premiums, $1,529.14		4,233 54
Liabilities, except deposit capital		$142,782 17
Surplus as regards policy holders		$335,382 77
Amount of deposit capital		300,445 35
Surplus over deposit capital		$34,937 42

RECEIPTS DURING THE YEAR.

	From marine & inland risks.	
Premiums collected during the year	$251,822 73	
Deduct re-insurance, rebate and return premiums	20,800 42	
Net cash received for premiums during the year		$231,022 31
Interest and dividends from all other sources		16,301 84
Income from all other sources		1,036 44
Remittances from home office	$40,296 25	
Received during the year in cash		$248,360 59

DISBURSEMENTS DURING THE YEAR.

Net amount paid for marine and inland losses		$173,012 92
Commissions and brokerage		24,479 42
Salaries, fees and wages		5,680 00
State, national and local taxes		6,615 35
All other payments		8,108 21
Remittances to home office	$72,080 52	
Expenditures during the year in cash		$217,895 90

RISKS AND PREMIUMS.

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$3,087,239	$37,976 27
Written during the year	59,201,706	267,982 63
Total	$62,288,945	$305,958 90
Deduct those expired and marked off as terminated	59,363,776	248,153 21
In force December 31, 1895	$2,925,169	$57,805 69
Deduct amount re-insured	533,305	10,754 46
Net amount in force	$2,391,864	$47,051 23

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date (U. S. Branch)	$1,228,041 66
Total losses paid from organization to date (U. S. Branch)	1,538,069 82
Total losses incurred during the year	309,720 60

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, marine and inland	$9,382,991 00
Premiums received, marine and inland	28,027 13
Losses paid, marine and inland	11,978 20

UNITED STATES BRANCH

WESTERN ASSURANCE COMPANY.

Principal office, Northwestern Department, Milwaukee, Wis.

YEAR ENDING DECEMBER 31, 1895.

[Located at Toronto, Canada; commenced business August, 1851; commenced business in Illinois November 20, 1872.]

J. J. KENNY, Vice President. C. C. FOSTER, Secretary.

WM. E. ROLLO, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to the laws of Illinois, deposited in New York and California.	$301,000 00

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$20,000 00
Total value of mortgaged premises	$43,500 00	
Market value of stocks and bonds owned by the company, viz.:		$1,108,107 98

Stocks and Bonds.	Par value.	Market value.
United States 4s, reg	$241,000 00	$267,510 00
City of Columbus, Ohio, 4½s	50,000 00	53,350 00
" Toledo, Ohio, 4s	50,000 00	51,365 00
Georgia State, 4½s	25,000 00	26,250 00
City of Richmond, Va., 4s	42,000 00	42,000 00
Dominion of Canada, 4s	151,350 00	158,160 75
Canadian Bank of Commerce	40,000 00	54,400 00
Imperial Loan and Investment Co	25,000 00	27,000 00
Dominion Savings and Investment Co	15,000 00	12,000 00
Canada Permanent Loan and Savings Co	3,500 00	5,250 00
Freehold Loan and Savings Co	9,500 00	10,450 00
Toronto Loan and Savings Co	22,500 00	25,000 00
Central Canada Loan and Savings Co	20,000 00	24,000 00
Toronto Loan and Savings Co., debs	25,000 00	25,000 00
Central Canada Loan and Savings Co., debs	25,000 00	25,000 00
" " " "	20,000 00	20,000 00
City of London, Ont., debs	40,000 00	41,168 00
" Montreal, Que., debs	46,000 00	46,413 60
" Toronto, Ont., debs	60,000 00	61,116 00
" Kingston, Ont., debs	21,800 00	24,074 43
" Winnipeg, Man., debs	24,000 00	26,025 80
" Portland, Ore., 5s	20,000 00	22,130 00
" " " 5s	30,000 00	33,195 00
Chicago Electric Transit Co., 6s	25,000 00	27,250 00
	$1,081,150 00	$1,108,107 98

Cash on hand and in bank	214,304 25
Gross premiums in course of collection not more than three months due	274,740 25
Bills receivable, not matured, taken for fire, marine and inland risks	33,977 50
Total	$1,651,129 98
Less special deposits to secure liabilities in Ohio, Virginia and Oregon	199,910 00
Aggregate amount of all available assets	$1,451,219 98

LIABILITIES.

Net amount of unpaid losses		$176,744 86
Unearned premiums at 50 per cent. on fire risks under one year	$545,613 22	
Unearned premiums, *pro rata*, on fire risks running more than one year	333,923 93	
Unearned premiums at 50 per cent. on inland navigation risks	26,638 10	
Unearned premiums at 50 per cent. on time hull risks	8,743 25	
Unearned premiums at 100 per cent. on cargo risks	1,907 25	
Amount of unearned premiums on all outstanding risks		916,825 75
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers		35,935 67
Total		$1,129,406 28
Less liabilities secured by special deposits: Unpaid losses, $24,653.78; unearned premiums, $70,287.61		94,941 89
Liabilities, except deposit capital		$1,034,464 89
Surplus as regards policy holders		$416,755 09
Amount of deposit capital		301,000 00
Surplus over deposit capital		$115,755 09

RECEIPTS DURING THE YEAR.

	From fire risks.	From marine & inland risks.	
Premiums collected during the year	$1,813,388 17	$409,796 93	
Deduct re-insurance, rebate and return premiums	309,384 30	93,978 61	
Net cash received for premiums during the year	$1,504,003 87	$315,818 32	$1,819,822 19
Interest and dividends from all other sources			44,211 04
Received during the year in cash			$1,864,033 23

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$823,482 37	
Net amount paid for marine and inland losses	340,940 51	$1,164,422 88
Commissions and brokerage		346,465 34
Salaries, fees and wages		85,800 00
State, national and local taxes		40,244 79
All other payments		153,556 16
Expenditures during the year in cash		$1,740,489 17

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$121,933,697	$1,654,958 04
Written or renewed during the year	128,329,654	1,803,211 25
Total	$250,263,351	$3,458,169 29
Deduct those expired and marked off as terminated	114,132,816	1,673,879 82
In force at the end of the year	$136,130,535	$1,784,289 47
Deduct amount re-insured	2,407,365	29,570 07
Net amount in force December 31, 1895	$133,723,170	$1,754,719 40

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$78,885,111	$1,091,226 45
More than *one* and not more than *three* years to run	42,868,003	476,228 97
More than three years to run	11,970,056	187,263 98
Net amount in force December 31, 1895	$133,723,170	$1,754,719 40

	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$8,734,324	$115,983 75
Written during the year	57,817,518	393,216 57
Total	$66,551,842	$509,200 32
Deduct those expired and marked off as terminated	58,240,892	394,634 80
In force December 31, 1895	$8,310,950	$114,565 52
Deduct amount re-insured	1,824,868	41,895 56
Net amount in force	$6,486,082	$72,669 96

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$21,380,253 45
Total losses paid from organization to date	14,269,797 80
Total losses incurred during the year	1,140,137 02

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire, $6,687,326.00: marine and inland, $2,384,492.00	$9,071,818 00
Premiums received, fire, $107,302 87; marine and inland, $21,037.93	128,340 80
Losses paid, fire, $68,184.52: marine and inland, $7,044.91	75,229 43
Losses incurred, fire, $61,649.87; marine and inland, $6,218.91	67,868 78
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	1,796,000 00

MUTUAL COMPANIES OF THIS STATE.

ADDISON FARMERS' MUTUAL INSURANCE COMPANY

YEAR ENDING DECEMBER 31, 1895.

[Located at Addison, Illinois; commenced business in Illinois July 4, 1855.]

FRANCIS STOEHLKE, President. OTTO A. FISCHER, Secretary.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$20,800 00
Interest due and accrued on bond and mortgage loans		329 75
Total value of mortgaged premises	$60,600 00	
Market value of bonds owned by the company, viz.:		1,100 00

Bonds.	Market value.
School bonds	$600 00
Town bonds	500 00
	$1,100 00

Cash on hand and in bank	3,995 29
Interest due and accrued on collateral loans	265 00
Gross premiums in course of collection not more than three months due	2,173 35
Total cash assets	$28,663 39

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Judgment notes	$3,600 00

OTHER RESOURCES.

Amount of contingent liability of members, subject to assessment	124,130 86
Aggregate amount of all available assets, including premium or deposit notes	$152,793 75

LIABILITIES

Unearned premiums at 50 per cent on fire risks under one year	$68 92	
Unearned premiums, *pro rata*, on fire risks running more than one year	14,955 31	
Amount of unearned premiums on all outstanding risks		$15,024 23
Gross liabilities		$15,024 23
Surplus including deposit notes		$137,769 52
Amount of deposit notes		124,130 86
Net cash surplus		$13,639 16

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$7,665 65	
Deduct re-insurance, rebate and return premiums	194 65	
Net cash received for premiums during the year		$7,471 00
Interest on bonds and mortgages		814 20
Interest and dividends from all other sources		515 42
Received during the year in cash		$8,800 62

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$4,346 62
Salaries, fees and wages	962 00
State, national and local taxes	124 17
All other payments	457 10
Expenditures during the year in cash	$5,889 89

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$2,511,129	$26,612 75
Written or renewed during the year	782,443	8,015 52
Total	$3,293,572	$34,628 27
Deduct those expired and marked off as terminated	795,772	8,009 69
Net amount in force December 31, 1895	$2,497,800	$26,618 58

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$22,986	$137 85
More than *one* and not more than *three* years to run	171,267	1,804 84
More than three years to run	2,303,547	24,675 89
Net amount in force December 31, 1895	$2,497,800	$26,618 58

[NOTE.—This company confines its business to Illinois.]

COAL OPERATORS' MUTUAL INSURANCE COMPANY

YEAR ENDING DECEMBER 31, 1895.

[Located at Springfield, Ill.; commenced business in Illinois January 24, 1895.]

CHARLES H. SEYBT, President. CHAS. V. HICKOX, Secretary.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Cash on hand and in bank		$5,565 33
Gross premiums in course of collection not more than three months due		4,463 93
Total cash assets		$10,029 26

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$100 00

OTHER RESOURCES.

Amount of contingent liability of members subject to assessment	40,164 12
Aggregate amount of all available assets, including premium or deposit notes	$50,193 38

LIABILITIES.

Net amount of unpaid losses		$1,000 00
Unearned premiums at 50 per cent. on fire risks under one year		6,694 02
Gross liabilities		$10,694 02
Surplus, including deposit notes		$39,499 36
Amount of premium or deposit notes		40,164 12
Impairment	$664 76	

RECEIPTS DURING THE YEAR.

	From fire risks	
Premiums collected during the year	$15,176 64	
Deduct re-insurance, rebate and return premiums	1,373 28	
Net cash received for premiums during the year		$13,803 36
Income from all other sources		2,000 00
Received during the year in cash		$15,803 36

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$7,819 40
Salaries, fees and wages	2,132 07
All other payments	286 56
Expenditures during the year in cash	$10,238 03

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
Written or renewed during the year	$878,477 65	$19,740 57
Total	$878,477 65	$19,740 57
Deduct those expired and marked off as terminated	276,086 83	6,352 53
In force December 31, 1895	$602,390 82	$13,388 04

RECAPITULATION.

In force having from date of policy not more than *one* year to run...	$602,390 82	$13,388 04

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$19,740 57
Total losses paid from organization to date	7,819 40
Total losses incurred during the year	11,819 40

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$878,477 65
Premiums received	19,740 57
Losses paid	7,819 40
Losses incurred	11,819 40

GARDEN CITY MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 189 LaSalle st., Chicago, Illinois; commenced business in Illinois. March 18, 1895.]

THORNTON WARE, President. ARTHUR B. WILSON, Secretary.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Cash on hand and in bank		$2,565 97
Gross premiums in course of collection not more than three months due		8,100 98
Total cash assets		$5,666 95

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$191 53	
Office furniture	750 00	
Total	$941 53	

OTHER RESOURCES.

Amount of contingent liability of members, subject to assessment	31,036 14
Aggregate amount of all available assets, including premium or deposit notes.	$36,703 09

LIABILITIES.

Net amount of unpaid losses		$600 00
Unearned premiums at 50 per cent on fire risks under one year	$4,884 04	
Unearned premiums, *pro rata*, on fire risks running more than one year	482 54	
Amount of unearned premiums on all outstanding risks		5,366 58
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $658.50; order on treasurer not paid, $150.00		808 50
Gross liabilities		$6,775 08
Surplus, including deposit notes		$29,928 01
Amount of deposit notes		31,036 14
Impairment	$1,108 13	

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$23,373 12	
Deduct re-insurance, rebate and return premiums	16,351 13	
Net cash received for premiums during the year		$7,021 99
Income from all other sources		359 76
Received during the year in cash		$7,381 75

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$151 08
Commissions and brokerage	1,180 08
Salaries, fees and wages	1,650 05
All other payments	1,834 57
Expenditures during the year in cash	$4,815 78

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
Written or renewed during the year	$1,151,895 99	$26,665 63
Deduct those expired and marked off as terminated	602,538 04	16,320 25
In force at the end of the year	$549,357 95	$10,345 38

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$508,757 95	$9,768 08
More than *one* and not more than *three* years to run	39,300 00	555 55
More than three years to run	1,300 00	21 75
Net amount in force December 31, 1895	$549,357 95	$10,345 38

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$7,021 99
Total losses paid from organization to date	151 08
Total losses incurred during the year	751 08

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$240,122 83
Premiums received	4,289 86
Losses paid	151 08
Losses incurred	600 00
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	38,285 00

LUMBERMEN'S MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 1360 Old Colony Bldg., Chicago, Ill.; commenced business September 1, 1889.]

C. B. FLINN, President. E. E. HOOPER, Secretary.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Market value of stocks owned by the company, viz.:			$4,300 00
Stocks.	Par value.	Market value.	
National Inspection and Map Co	$300 00	$300 00	
Lumberman's Building and Loan Association	8,000 00	4,000 00	
	$8,300 00	$4,300 00	
Cash on hand and in bank			$5,214 44
Gross premiums in course of collection not more than three months due			469 52
Total cash assets			$9,983 96

OTHER RESOURCES.

Amount of contingent liability of members, subject to assessment	66,164 80
Aggregate amount of all available assets, including premium or deposit notes	$76,148 76

LIABILITIES.

Unearned premiums at 50 per cent. on fire risks under one year	$6,112 16
All other demands against the company, viz.: Return premiums	45 49
Gross liabilities	$6,157 65
Surplus, including deposit notes	$69,991 11
Amount of deposit notes	66,164 80
Net cash surplus	$3,826 31

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$14,597 77	
Deduct re-insurance, rebate and return premiums	2,618 22	
Net cash received for premiums during the year		$11,979 55
Interest and dividends from all other sources		120 14
Income from all other sources		177 31
Received during the year in cash		$12,277 00

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$4,272 25
Commissions and brokerage	146 20
Salaries, fees and wages	3,801 23
Expenditures during the year in cash	$3,219 68

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$1,102,615	$14,074 69
Written or renewed during the year	1,195,665	14,678 61
Total	$2,298,280	$28,753 30
Deduct those expired and marked off as terminated	1,207,215	15,520 34
In force at the end of the year	$1,091,065	$13,232 96
Deduct amount re-insured	91,150	1,008 63
Net amount in force December 31, 1895	$999,915	$12,224 33

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$999,915	$12,224 33

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$213,229 04
Total losses paid from organization to date	88,222 09
Total losses incurred during the year	4,272 25

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$617,430 00
Premiums received	8,282 00
Losses paid	60 96
Losses incurred	60 96

MANUFACTURERS AND MERCHANTS' MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Rockford, Illinois; commenced business February 11, 1881.]

HENRY W. PRICE, President. GEO. S. ROPER, Secretary.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$3,800 00
Interest due and accrued on bond and mortgage loans		92 47
Total value of mortgaged premises	$16,000 00	
Market value of bonds owned by the company, viz.:		10,000 00

Bonds.	Par value.	Market value.
First mortgage bonds of Rockford City Ry Co., ten certificates, $1,000 each, with 6% coupons, semi-annual interest—certificates numbered from 101 to 110, inclusive	$10,000 00	$10,000 00

Amount loaned on stocks and bonds as collateral		35,612 50
Market value of collaterals	$58,875 00	
Cash on hand and in bank		33,180 10
Interest due and accrued on stocks not included in market value		1,968 78
Gross premiums in course of collection not more than three months due		10,011 37
Total cash assets		$94,665 22

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Office furniture, 33 per cent. of value	$3,869 39	

OTHER RESOURCES.

Amount of contingent liability of members, subject to assessment	573,859 35
Aggregate amount of all available assets, including premium or deposit notes	$668,524 57

LIABILITIES.

Net amount of unpaid losses	$9,875 00
Unearned premiums at 50 per cent. on fire risks under one year	56,857 11
All other demands against the company, viz.: Interest on outstanding scrip not due.	420 00
Gross liabilities	$67,152 11
Surplus including deposit notes	$601,372 46
Amount of deposit notes	573,859 35
Net cash surplus	$27,513 11

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$135,296 29	
Deduct re-insurance, rebate and return premiums	18,932 47	
Net cash received for premiums during the year		$116,363 82
Interest on bonds and mortgages		2,520 85
Income from all other sources		5,101 90
Received during the year in cash		$123,986 57

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$76,156 90
Cash dividends paid	7,868 18
Scrip or certificates redeemed in cash and interest paid to scrip holders	446 40
Commissions and brokerage	18,492 23
Salaries, fees and wages	12,740 00
State, national and local taxes	828 87
All other payments	8,700 25
Expenditures during the year in cash	$125,232 33

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$5,993,793 47	$122,212 71
Written or renewed during the year	5,182,480 43	132,646 70
Total	$11,176,273 90	$254,859 41
Deduct those expired and marked off as terminated	5,543,126 01	135,687 90
In force at the end of the year	$5,633,147 89	$119,171 51
Deduct amount re-insured	413,378 25	5,457 28
Net amount in force December 31, 1895	$5,219,769 64	$113,714 23

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$5,219,769 64	$113,714 23

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$1,009,823 06
Total losses paid from organization to date	549,734 44
Total losses incurred during the year	74,506 32
Total cash dividends delared since the company commenced business	74,722 34

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,315,654 50
Premiums received	22,585 57
Losses paid	19,772 93
Losses incurred	20,857 48
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	116,050 00

MILLERS' MUTUAL FIRE ASSOCIATION.

YEAR ENDING DECEMBER 31, 1895.

[Located at Alton, Illinois; commenced business September 20, 1877.]

D. R. SPARKS, President. A. R. McKINNEY, Secretary.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Value of real estate owned by the company, unincumbered		$2,500 00
Market value of bonds owned by the company, viz:		39,315 00

Bonds.	Par value.	Market value.
United States	$5,500 00	$6,050 00
Litchfield School	6,000 00	6,500 00
City of Alton	26,500 00	26,765 00
	$38,000 00	$39,315 00

Cash on hand and in bank	$51,949 81
Interest due and accrued on stocks not included in market value	1,421 00
Gross premiums in course of collection not more than three months due	835 50
Amount of unpaid assessments on premium or deposit notes, due and collectable	1,703 88
Total cash assets	$97,724 69

Other Resources.

Total premium or deposit notes, less assessments and contingent liability	396,357 24
Aggregate amount of all available assets, including premium or deposit notes	$494,081 93

LIABILITIES.

Net amount of unpaid losses	$23,361 68
Amount of unearned premiums on all outstanding risks	27,595 30
Gross liabilities	$50,956 98
Surplus, including deposit notes	$443,125 00
Amount of deposit notes	396,357 24
Net cash surplus	$46,767 76

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$65,146 87	
Deduct re-insurance, rebate and return premiums	1,987 15	
Net cash received for premiums during the year		$63,159 22
Interest on bonds and mortgages		1,914 49
Received during the year in cash		$65,073 71

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$52,005 02
Commissions and brokerage	2,327 28
Salaries, fees and wages	3,550 00
All other payments	6,242 83
Expenditures during the year in cash	$64,125 13

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$2,620,161 02	$316,131 70
Written or renewed during the year	1,078,028 00	64,469 85
Total	$3,698,189 02	$380,601 55
Deduct those expired and marked off as terminated	1,248,800 00	1,987 15
In force at the end of the year	$2,449,389 02	$378,614 40

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$566,087 80
Total losses paid from organization to date	374,128 02
Total losses incurred during the year	75,366 65

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,078,028 00
Premiums received	64,469 85
Losses paid	52,005 02
Losses incurred	75,366 65

MILLERS' NATIONAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 205 LaSalle st., Chicago, Ill.; commenced business September 1, 1869.]

C. H. SEYBT, President. W. S. BARNUM, Secretary.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$47,500 00
Interest due and accrued on bond and mortgage loans		798 28
Total value of mortgaged premises	$149,925 00	
Market value of stocks and bonds owned by the company, viz.:		$475,175 00

Stocks and Bonds.	Par value.	Market value.
District of Columbia	$50,000 00	$55,000 00
Cook County, Illinois	60,000 00	60,450 00
City of Chicago	10,000 00	10,075 00
Chicago Board of Trade	10,000 00	10,225 00
Chicago City Railroad	25,000 00	25,000 00
Chicago Passenger Railway	20,000 00	21,400 00
North Chicago City Railway	10,000 00	10,050 00
Chicago & South Side Rapid Transit R. R	10,000 00	6,000 00
St. Louis, Cass Ave. & Fair Grounds R. R	25,000 00	24,625 00
Santa Fé Elevator and Dock Co	10,000 00	9,500 00
Chicago, Burlington & Quincy R. R	15,000 00	14,700 00
Chicago, Milwaukee & St. Paul R. R	10,000 00	10,700 00
North Shore Electric Railway	10,000 00	10,400 00
Chicago Electric Transit Co (North Div.)	10,000 00	10,400 00
" " (West Div.)	10,000 00	10,800 00
Central Safety Deposit Co	10,000 00	10,000 00
Bureau and Putnam Counties, Ill., Drainage	14,000 00	14,000 00
Sanitary District of Chicago	20,000 00	20,650 00
Village of Harlem, Ill, Improvements	15,000 00	15,000 00
Ogle county, Illinois	25,000 00	25,000 00
Jackson "	7,500 00	7,500 00
Richland "	1,000 00	1,000 00
Ford "	9,000 00	9,000 00
Marseilles, Illinois	6,000 00	6,000 00
Effingham, Illinois	3,000 00	3,000 00
Tracy, Minn	5,000 00	5,000 00
Wells county, Indiana	7,500 00	7,500 00
Whitley county, Indiana	10,000 00	10,000 00
Osgood, Indiana	6,300 00	6,300 00
Aberdeen, South Dakota	10,000 00	10,000 00
West Chicago Park	8,900 00	8,900 00
Chicago National Bank	10,000 00	27,500 00
	$458,200 00	$475,175 00

Amount loaned on stocks and bonds as collateral		20,000 00
Market value of collaterals	$25,000 00	
Cash on hand and in bank		24,438 15
Interest due and accrued on stocks not included in market value		8,630 18
Interest due and accrued on collateral loans		200 00
Gross premiums in course of collection not more than three months due		4,250 59
Total cash assets		$580,992 20

OTHER RESOURCES.

Total premium or deposit notes, less assessment and contingent liability	1,638,576 04
Aggregate amount of all available assets, including premium or deposit notes.	$2,219,568 24

LIABILITIES.

Net amount of unpaid losses		$54,186 98
Unearned premiums at 50 per cent. on fire risks under one year	$19,909 51	
Unearned premiums, *pro rata*, on fire risks running more than one year	72,289 50	
Amount of unearned premiums on all outstanding risks		92,199 01
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		637 58
Cash deposited to secure the payment of assessments		96,284 22
Gross liabilities		$243,307 74
Surplus, including deposit notes		$1,976,260 50
Amount of deposit notes		1,638,576 04
Net cash surplus		$ 37,684 46

RECEIPTS DURING THE YEAR.

	From fire risks	
Premiums collected during the year	$314,876 50	
Deduct re-insurance, rebate and return premiums	23,055 41	
Net cash received for premiums during the year		$291,821 09
Interest and dividends from all other sources		20,815 30
Received during the year in cash		$312,636 39

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$235,090 50
Commissions and brokerage	6,945 24
Salaries, fees and wages	33,020 10
State, national and local taxes	1,523 48
All other payments	16,155 72
Expenditures during the year in cash	$292,734 94

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$12,498,675 74	$237,988 71
Written or renewed during the year	6,892,151 97	119,279 16
Total	$19,390,827 71	$357,267 87
Deduct those expired and marked off as terminated	5,621,571 68	102,174 34
In force at the end of the year	$13,769,256 03	$255,093 53

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$2,853,061 61
Total losses paid from organization to date	2,115,586 78
Total losses incurred during the year	267,582 15

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$976,175 00
Premiums received	15,168 40
Losses paid	46,230 52
Losses incurred	56,230 52
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	178,250 00

MILL OWNERS' MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 169 Jackson st., Royal Insurance Building, Chicago, Ills.; commenced business September 9, 1895.]

GEORGE W. POWELL, Vice-President. F. L. BELLOWS, Secretary.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$5,500 00
Interest due and accrued on bond and mortgage loans		36 50
Total value of mortgaged premises	$23,500 00	
Cash on hand and in bank		12,067 02
Gross premiums in course of collection not more than three months due		2,417 30
Total cash assets		$20,040 82

OTHER RESOURCES.

Amount of contingent liability of members subject to assessment	108,119 20
Aggregate amount of all available assets, including premium or deposit notes	$128,160 02

LIABILITIES.

Amount of unearned premiums on all outstanding risks	$12,862 50
Gross liabilities	$12,862 50
Surplus including deposit notes	$110,297 52
Amount of deposit notes	108,119 20
Net cash surplus	$7,178 32

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$22,420 54	
Deduct re-insurance, rebate and return premiums	3,822 49	
Net cash received for premiums during the year		$18,598 05
Interest on bonds and mortgages		14 53
Received during the year in cash		$18,612 58

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$17 32
Salaries, fees and wages	485 00
All other payments	523 24
Expenditures during the year in cash	$1,025 56

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
Written or renewed during the year	$2,204,887	$24,837 84
Total	$2,204,887	$24,837 84
Deduct those expired and marked off as terminated	258,600	4,214 00
Net amount in force December 31, 1895	$1,946,287	$20,623 84

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$1,946,287	$20,623 84

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$24,837 84
Total losses paid from organization to date	17 82
Total losses incurred during the year	17 82

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$316,140 00
Premiums received	2,904 43

PROTECTION MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 169 Jackson st., Chicago, Ill.; commenced business September 1, 1887.]

GEO. W. POWELL, President. F. L. BELLOWS, Secretary.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Value of real estate owned by the company, unincumbered		$399 78
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		63,850 00
Loans on bond and mortgage upon which more than one year's interest is due (of which all is in process of foreclosure)		5,000 00
Interest due and accrued on bond and mortgage loans		1,479 37
Total value of mortgaged premises	$175,600 00	
Cash on hand and in bank		$13,088 32
Gross premiums in course of collection not more than three months due		7,446 96
Bills receivable, not matured, taken for fire, marine and inland risks		909 60
All other property, viz.: Due for re-insurance on losses paid		1,659 60
Total cash assets		$93,824 58

OTHER RESOURCES.

Amount of contingent liability of members subject to assessment	486,142 85
Aggregate amount of all available assets, including premium or deposit notes.	$579,467 43

LIABILITIES.

Net amount of unpaid losses		$639 07
Unearned premiums at 50 per cent. on fire risks under one year	$48,614 28	
Amount of unearned premiums on all outstanding risks		48,614 28
Gross liabilities		$49,253 35
Surplus, including deposit notes		$530,214 08
Amount of deposit notes		486,142 85
Net cash surplus		$44,071 23

RECEIPTS DURING THE YEAR

	From fire risks.	
Premiums collected during the year	$108,935 56	
Deduct re-insurance, rebate and return premiums	13,478 73	
Net cash received for premiums during the year		$95,456 83
Interest on bonds and mortgages		3,648 20
Income from all other sources		672 91
Received during the year in cash		$99,777 94

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$37,094 88
Cash dividends paid	37,734 99
Salaries, fees and wages	9,103 92
State, national and local taxes	537 66
All other payments	7,164 41
Expenditures during the year in cash	$91,635 84

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$6,068,107	$74,770 93
Written or renewed during the year	9,928,291	112,293 55
Total	$15,996,398	$187,064 48
Deduct those expired and marked off as terminated	7,679,908	89,835 91
Net amount in force December 31, 1895	$8,316,490	$97,228 57

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$8,316,490	$97,228 57

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$507,294 29
Total losses paid from organization to date	125,002 73
Total losses incurred during the year	37,733 93
Total cash dividends declared since the company commenced business	132,534 92

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,143,865 00
Premiums received	11,279 07
Losses paid	17,504 13
Losses incurred	17,504 13
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	42,500 00

PULASKI MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 163 West Blackhawk st., Chicago, Ill.; commenced business April 17, 1893]

ALBERT JENDRZEJEK, President. A. J. KWASIGROCH, Secretary.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$10,420 00
Total value of mortgaged premises	$24,000 00	
Cash on hand and in bank		1,680 92
Total cash assets		$12,100 92

Other Resources.

Amount of contingent liability of members subject to assessment	55,571 79
Aggregate amount of all available assets, including premium or deposit notes	$67,672 71

LIABILITIES.

Unearned premiums at 50 per cent. on fire risks under one year	$1,082 97	
Unearned premiums, *pro rata*, on fire risks running more than one year	11,715 78	
Amount of unearned premiums on all outstanding risks		$12,798 75
Gross liabilities		$12,798 75
Surplus, including deposit notes		$54,873 96
Amount of premium or deposit notes		55,571 79
Impairment	$697 88	

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$5,197 83	
Net cash received for premiums during the year		$5,197 83
Interest on bonds and mortgages		638 14
Loans returned and sale of mortgage	$6,500 00	
Received during the year in cash		$5,835 97

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$10,108 25
Cash paid or returned during the year to members discontinuing their policies	520 10
Commissions and brokerage	765 99
Salaries, fees and wages	1,485 10
Expenditures during the year in cash	$12,879 44

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$1,083,550	$16,104 51
Written or renewed during the year	187,475	5,197 83
Total	$1,220,025	$21,302 34
Deduct those expired and marked off as terminated	148,350	1,694 86
In force at the end of the year	$1,071,675	$19,607 48

Recapitulation.

In force having from date of policy not more than *one* year to run	$201,150	$2,165 95
More than *one* and not more than *three* years to run	393,625	6,873 66
More than three years to run	476,900	10,568 87
Net amount in force December 31, 1895	$1,071,675	$19,607 48

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$23,146 54
Total losses paid from organization to date	11,723 25
Total losses incurred during the year	10,108 25

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$187,475 00
Premiums received	5,197 83
Losses paid	10,108 25
Losses incurred	10,108 25

RELIANCE MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 21 Quincy st., Chicago, Ill.; commenced business March 6, 1895.]

J. B. FELLOWS, President. R. M. BUCKMAN, Secretary.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Value of real estate owned by the company, unincumbered		$310 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		4,100 00
Interest due and accrued on bond and mortgage loans		58 25
Total value of mortgaged premises	$15,240 00	
Cash on hand and in bank		2,562 72
Gross premiums in course of collection not more than three months due		2,040 58
Bills receivable, not matured, taken for fire, marine and inland risks		386 53
Total cash assets		$9 458 08

OTHER RESOURCES.

Amount of contingent liability of members subject to assessment		35,175 30

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Office furniture, maps, etc	$200 00	
Premiums unpaid on policies which have been issued more than three months	431 14	
Total	$631 14	
Aggregate amount of all available assets, including premium or deposit notes		$44,628 38

LIABILITIES.

Net amount of unpaid losses		$4,040 00
Unearned premiums *pro rata* on fire risks under one year	$3,848 20	
Unearned premiums, *pro rata*, on fire risks running more than one year	706 17	
Amount of unearned premiums on all outstanding risks		4,554 37
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers		233 86
Gross liabilities		$8,828 23
Surplus including deposit notes		$35,800 15
Amount of premium or deposit notes		35,175 30
Net cash surplus		$624 85

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$19,259 90	
Deduct re-insurance, rebate and return premiums	7,979 92	
Net cash received for premiums during the year		$11,279 98
Interest on bonds and mortgages		7 80
Interest and dividends from all other sources, viz.: Donation by directors		5,500 00
Received during the year in cash		$16,787 28

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$1,502 72
Commissions and brokerage	1,774 14
Salaries, fees and wages	8,448 85
State, national and local taxes	87 40
All other payments	8,411 45
Expenditures during the year in cash	$10,224 56

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
Written or renewed during the year	$1,331,535 83	$21,768 29
Total	$1,331,535 83	$21,768 29
Deduct those expired and marked off as terminated	575,499 11	10,043 19
In force at the end of the year	$756,036 72	$11,725 10
Deduct amount re-insured	6,500 00	71 00
Net amount in force December 31, 1895	$749,536 72	$11,654 10

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$654,408 00	$10,586 02
More than *one* and not more than *three* years to run	72,760 00	792 07
More than three years to run	28,868 72	347 01
Net amount in force December 31, 1895	$756,036 72	$11,725 10

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$11,279 98
Total losses paid from organization to date	1,502 72
Total losses incurred during the year	5,542 72

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$705,686 72
Premiums received	10,302 26
Losses paid	1,002 72
Losses incurred	2,132 72
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	129,450 00

MUTUAL COMPANIES OF OTHER STATES.

ATLAS MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Room 2, Mason Building, Boston, Mass.; commenced business June 15, 1892; commenced business in Illinois April 9, 1895.]

JOHN A. PRAY, President. ARTHUR F. JONES, Secretary.

CHARLES D. COX, Attorney in Illinois, at Chicago.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Market value of bonds owned by the company, viz.:			$77,725 00
Bonds.	**Par value.**	**Market value.**	
Boston & Albany R. R., 4s	$5,000 00	$5,825 00	
City of Boston, 4s	5,000 00	5,625 00	
Eastern R R, 1st mort., 6s	5,000 00	6,000 00	
Fitchburg R R., 5s	20,000 00	21,550 00	
Old Colony R. R., 4s	25,000 00	27,125 00	
St. Johnsburg & Lake Champlain R. R. Co., 5s	10,000 00	12,100 00	
	$70,000 00	$77,725 00	
Cash on hand and in bank			64,445 89
Interest due and accrued on stocks not included in market value			1,083 00
Gross premiums in course of collection not more than three months due			60,992 57
Total cash assets			$204,196 46

OTHER RESOURCES.

Amount of contingent liability of members, subject to assessment		703,751 25
Aggregate amount of all available assets, including premium or deposit notes		$907,947 71

LIABILITIES.

Net amount of unpaid losses		$6,745 47
Unearned premiums at 50 per cent. on fire risks under one year	$114,244 88	
Unearned premiums, *pro rata*, on fire risks running more than one year	3,406 06	
Amount of unearned premiums on all outstanding risks		117,650 44
Cash dividends unpaid		2,194 00
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $22,183.91; return premiums, $689.01		22,872 92
Gross liabilities		$149,462 83
Surplus, including deposit notes		$758,484 88
Amount of deposit notes		703,751 25
Net cash surplus		$54,733 63

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$319,400 18	
Deduct re-insurance, rebate and return premiums	94,395 77	
Net cash received for premiums during the year		$225,004 41
Interest and dividends from all other sources		3,417 65
Received during the year in cash		$228,422 06

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$144,217 59
Cash dividends paid	3,069 88
Commissions and brokerage	21,282 31
Salaries, fees and wages	6,488 89
State, national and local taxes	4,260 65
Expenditures during the year in cash	$182,359 32

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$21,908,569	$300,020 47
Written or renewed during the year	23,774,568	301,916 30
Total	$45,683,137	$601,936 77
Deduct those expired and marked off as terminated	28,146,855	366,630 52
In force at the end of the year	$17,536,282	$235,306 25
Deduct amount re-insured	49,500	722 50
Net amount in force December 31, 1895	$17,486,782	$234,583 75

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$17,189,702	$228,488 75
More than *one* and not more than *three* years to run	198,080	3,324 72
More than three years to run	99,000	2,770 28
Net amount in force December 31, 1895	$17,486,782	$234,583 75

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$1,136,190 08
Total losses paid from organization to date	586,269 27
Total losses incurred during the year	146,640 75
Total cash dividends declared since the company commenced business	5,283 88

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,430,601 00
Premiums received	23,880 38
Losses paid	11,829 99
Losses incurred	11,829 99
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	407,600 00

ATLANTIC MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 17 Custom House, Providence, R. I.; commenced business April, 1894; commenced business in Illinois April 22, 1895.]

CHARLES ALEXANDER, President. GEORGE C. NEWELL, Secretary.

CHARLES D. COX, Attorney in Illinois, at Chicago.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Market value of stocks and bonds owned by the company, viz:			$16,145 00
Stocks and Bonds.	Par value.	Market value.	
City of Pawtucket, R. I., sewer loan, gold, 4s	$5,000 00	$5,225 00	
City of Pawtucket, R. I., highway, gold, 4s	5,000 00	5,225 00	
City of Newton, Mass, boulevard loan, 4s	5,000 00	5,275 00	
Manufacturers' National Bank	200 00	420 00	
	$15,800 00	$16,145 00	
Cash on hand and in bank			16,186 74
Interest due and accrued on stocks not included in market value			150 00
Gross premiums in course of collection not more than three months due			6,295 97
Total cash assets			$38,777 71

OTHER RESOURCES.

Amount of contingent liability of members subject to assessment	124,898 64
Aggregate amount of all available assets, including premium or deposit notes	$163,676 35

LIABILITIES.

Net amount of unpaid losses		$92 67
Unearned premiums at 50 per cent. on fire risks under one year	$14,987 26	
Unearned premiums, *pro rata*, on fire risks running more than one year	6,700 37	
Amount of unearned premiums on all outstanding risks		21,687 63
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		1,573 99
Gross liabilities		$23,254 29
Surplus including deposit notes		$140,392 06
Amount of deposit notes		124,898 64
Net cash surplus		$15,493 42

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$60,048 95	
Deduct re-insurance, rebate and return premiums	27,939 72	
Net cash received for premiums during the year		$32,109 23
Interest and dividends from all other sources		607 29
Received during the year in cash		$32,716 52

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$10,324 07
Commissions and brokerage	8,368 96
State, national and local taxes	1,438 74
Expenditures during the year in cash	$20,131 77

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$4,504,924	$40,559 95
Written or renewed during the year	6,838,758	57,098 63
Total	$11,343,682	$97,658 58
Deduct those expired and marked off as terminated	6,383,174	56,925 70
In force at the end of the year	$4,960,508	$41,632 88
Deduct amount re-insured	366,530	2,620 96
Net amount in force December 31, 1895	$4,593,978	$39,011 92

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$3,865,027	$29,974 51
More than *one* and not more than *three* years to run	368,746	3,374 12
More than three years to run	360,205	5,663 29
Net amount in force December 31, 1895	$4,593,978	$39,011 92

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$106,859 61
Total losses paid from organization to date	15,614 57
Total losses incurred during the year	10,293 06

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$385,350 00
Premiums received	3,112 77
Losses paid	4 35
Losses incurred	4 35
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	39,500 00

COMMERCIAL MUTUAL INSURANCE COMPANY.

Statement embracing business done from July 26, 1894, to December 31, 1895.

[Located at No. 37 Weybossett street, Providence, R. I., commenced business July 26, 1894; commenced business in Illinois November 15, 1895.]

ASA LYMAN, President. HERBERT A. RICHARDS, Secretary.

JAMES W. NYE., Attorney in Illinois, at Chicago.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Cash on hand and in bank	$10,366 62
Interest due and accrued on bank balances	28 04
Gross premiums in course of collection not more than three months due	4,921 34
Total cash assets	$15,316 00
OTHER RESOURCES.	
Amount of contingent liability of members subject to assessment	49,812 90
Aggregate amount of all available assets, including premium on deposit notes	$65,128 90

LIABILITIES.

Net amount of unpaid losses	$200 00
Amount of unearned premiums on all outstanding risks	8,302 15
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $984.27; return premiums, $30.00	1,014 27
Gross liabilities	$9,516 42
Surplus, including deposit notes	$55,612 48
Amount of deposit notes	49,812 90
Net cash surplus	$5,799 58

RECEIPTS DURING THE PERIOD.

	From fire risks.	
Premiums collected during the year	$27,052 50	
Deduct re-insurance, rebate and return premiums	1,505 62	
Net cash received for premiums during the year		$25,546 88
Interest on bank deposit		126 07
Received during the period in cash		$25,672 95

DISBURSEMENTS DURING THE PERIOD.

Net amount paid for fire losses	$3,435 96
Commissions and brokerage	3,933 52
Salaries, fees and wages	5,558 28
State, national and local taxes	638 02
All other payments	1,740 55
Expenditures during the period in cash	$15,306 33

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
Written or renewed during the term	$1,867,706	$31,973 84
Total	$1,867,706	$31,973 84
Deduct those expired and marked off as terminated	848,854	15,369 54
Net amount in force December 31, 1895	$1,018,852	$16,604 30

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$1,018,852	$16,604 30

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$31,973 84
Total losses paid from organization to date	8,435 96
Total losses incurred during the year	8,435 96

BUSINESS IN THE STATE OF ILLINOIS DURING THE PERIOD.

Amount of risks taken, fire	$101,550 00
Premiums received	1,645 75
Losses paid	536 65
Losses incurred	736 65
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	31,033 00

CENTRAL MANUFACTURERS' MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Van Wert, Ohio; commenced business October 2, 1876.; commenced business in Illinois July 18, 1892.]

J. S. BRUMBACK, President. F. W. PURMORT, Secretary.

GEO. S. ROPER, Attorney in Illinois, at Rockford.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$1,500 00
Interest due and accrued on bond and mortgage loans		33 75
Total value of mortgaged premises	$3,500 00	
Market value of bonds owned by the company, viz.:		55,500 00

Bonds.	Par value.	Market value.
United States Government, 4s, registered	$50,000 00	$55,500 00

Cash on hand and in bank		25,807 16
Gross premiums in course of collection not more than three months due		6,654 42
Total cash assets		$89,495 33

OTHER RESOURCES.

Amount of contingent liability of members subject to assessment	354,215 60

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$189 97	
Office furniture and maps	500 00	
Total	$689 97	
Aggregate amount of all available assets, including premium or deposit notes		$448,710 93

LIABILITIES.

Net amount of unpaid losses		$4,119 95
Unearned premiums at 50 per cent. on fire risks under one year	$36,047 32	
Amount of unearned premiums on all outstanding risks		36,047 32
Gross liabilities		$40,167 27
Surplus, including deposit notes		$408,543 66
Amount of deposit notes		354,215 60
Net cash surplus		$49,328 06

RECEIPTS DURING THE YEAR.

	From fire risks	
Premiums collected during the year	$85,944 90	
Deduct re-insurance, rebate and return premiums	12,796 15	
Net cash received for premiums during the year		$73,148 75
Interest on bonds and mortgages		1,898 96
Interest and dividends from all other sources		1,297 81
Received during the year in cash		$76,345 52

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$36,822 27
Cash dividends paid	6,576 91
Commissions and brokerage	8,307 88
Salaries, fees and wages	5,100 33
State, national and local taxes	1,328 77
All other payments	3,596 27
Expenditures during the year in cash	$61,232 43

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$3,259,116	$65,381 80
Written or renewed during the year	4,181,288	85,361 46
Total	$7,440,404	$150,743 26
Deduct those expired and marked off as terminated	3,878,772	78,203 38
In force at the end of the year	$3,561,632	$72,539 88
Deduct amount re-insured	26,500	445 25
Net amount in force December 31, 1895	$3,535,132	$72,094 63

Recapitulation.

In force having from date of policy not more than *one* year to run	$3,535,132	$72,094 63

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$745,684 13
Total losses paid from organization to date	406,906 70
Total losses incurred during the year	39,593 30

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$888,109 00
Premiums received	13,484 16
Losses paid	11,770 17
Losses incurred	13,270 17
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	81,250 00

COTTON AND WOOLEN MANUFACTURERS' MUTUAL INSURANCE COMPANY.

Year Ending December 31, 1895.

[Located at No. 31 Milk st., Boston, Mass.; commenced business October 20, 1875; commenced business in Illinois March 22, 1890.]

M. V. B. JEFFERSON, President. BENJAMIN TAFT, Secretary.

GEO. W. POWELL, Attorney in Illinois, at Chicago.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Market value of bonds owned by the company, viz:		$193,181 22
Bonds.	**Par value.**	**Market value.**
Fitchburg R. R., 5s	$16,000 00	$16,480 00
Chicago, Burlington & Quincy R. R., 5s	10,000 00	10,000 00
City of Boston, 4s	2,000 00	2,020 00
Metropolitan R. R., 6s	10,000 00	10,200 00
" " 5s	5,000 00	5,150 00
Maine Central R. R., 4½s	16,000 00	16,400 00
Cheshire R. R., 6s	27,000 00	28,080 00
Portland & Ogdensburg R. R., 5s	10,000 00	10,500 00
Maine Central R. R, collateral trust, 5s	10,000 00	10,800 00
New York & New England R. R., 7s	17,000 00	19,890 00
Lynn & Boston R. R., 5s	12,000 00	12,000 00
Middlesex R. R., 5s	1,000 00	1,035 00
Highland St. R. R, 5s	1,000 00	1,027 50
South Boston R. R., 5s	5,000 00	5,187 50
Connecticut River R. R., scrip, 4s	5,000 00	5,000 00
West End St. Ry. Co., 4½s	5,000 00	5,200 00
Maine Central R. R., 4s	10,000 00	10,000 00
Bangor & Aroostook R. R, 5s	15,000 00	15,150 00
Fitchburg R. R., 6s	8,000 00	8,260 00
Corporation Notes (endorsed)	801 22	801 22
	$185,801 22	$193,181 22
Cash on hand and in bank		40,365 12
Interest due and accrued on stocks not included in market value		3,329 15
Gross premiums in course of collection not more than three months due		7,081 23
All other property, viz: Rents due and accrued		550 50
Total cash assets		$244,507 22

Other Resources.

Amount of contingent liability of members, subject to assessment	1,516,306 40
Aggregate amount of all available assets, including premium or deposit notes	$1,760,813 62

LIABILITIES.

Net amount of unpaid losses		$1,195 95
Unearned premiums at 50 per cent. on fire risks under one year	$158,333 42	
Amount of unearned premiums on all outstanding risks		158,333 42
All other demands against the company, viz.: State, city, county or other taxes and assessments		565 69
Gross liabilities		$160,095 06
Surplus, including deposit notes		$1,600,718 56
Amount of deposit notes		1,516,306 40
Net cash surplus		$84,412 16

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$318,565 72	
Net cash received for premiums during the year		$318,565 72
Interest and dividends from all other sources		3,550 67
Received during the year in cash		$322,116 39

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$63,575 74
Cash dividends paid	185,192 74
Paid for inspections	9,834 96
Salaries, fees and wages	7,842 60
State, national and local taxes	4,707 55
All other payments	9,945 18
Expenditures during the year in cash	$281,098 77

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year...	$28,114,837	$263,248 21
Written or renewed during the year.....	33,570,274	316,666 81
Total.....	$61,685,111	$579,915 02
Deduct those expired and marked off as terminated.....	31,319,855	276,653 74
Net amount in force December 31, 1895.....	$30,365,256	$303,261 28

RECAPITULATION.

In force having from date of policy not more than *one* year to run....	$30,365,256	$303,261 28

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	$2,522,293 02
Total losses paid from organization to date.....	8 2,503 67
Total losses incurred during the year.....	69,575 74
Total cash dividends declared since the company commenced business.....	1,145,221 11

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire.....	$1,592,742 00
Premiums received.....	12,816 95
Losses paid.....	14,609 19
Losses incurred.....	14,609 19
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan.....	89,500 00

FARMERS' FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

{Located at No. 29 E. Market st., York, Pa.; commenced business May 16, 1853; commenced business in Illinois July 9, 1872 }

W. H. MILLER, President. D. STRICKLER, Secretary.

THOMAS S. CUNNINGHAM, Attorney in Illinois, at Chicago.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Value of real estate owned by the company, unincumbered.....		$36,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....		172,460 00
Loans on bond and mortgage upon which more than one year's interest is due (of which none is in process of foreclosure).....		22,100 00
Interest due and accrued on bond and mortgage loans.....		5,042 15
Total value of mortgaged premises.....	$569,025 00	
Market value of stocks and bonds owned by the company, viz.:		309,694 50

Stocks and Bonds.	Par value.	Market value.
York, Penn., city, 4s	$8,000 00	$8,000 00
N. C. R. W., gen. mort., 6s.....	18,000 00	19,800 00
" " 4½s.....	8,000 00	8,520 00
Pennsylvania R. R. Co, 6s	20,000 00	26,800 00
Philadelphia & Erie R. R., 5s	15,000 00	17,700 00
Shamokin, Sunbury & Lewisburg R. R, 5s.....	10,000 00	10,300 00
U. S. registered, 4s	35,000 00	38,150 00
Philadelphia & Reading R. R. Co., gen. mort., 4s.	20,000 00	17,200 00
Lehigh Valley R R. Co., consol. mort., 4½s	23,000 00	25,562 50
Central Market House Co., 4s.....	10,000 00	10,000 00
Capital Stock Farmers' National Bank, York, Pa.	1,200 00	1,872 00
" York County Bank, York, Pa.....	1,000 00	1,650 00
" First National Bank, York, Pa.....	9,000 00	15,750 00
" York National Bank, York, Pa.....	15,000 00	18,150 00
" York Water Company, York, Pa....	18,275 00	65,790 00
" Pennsylvania R. R. Co.....	10,000 00	10,400 00
Potomac Valley R. R. Co., 5s.....	10,000 00	9,350 00
Lehigh Valley Coal Co., 5s.....	10,000 00	10,200 00
	$288.475 00	$309.694 50

Amount loaned on stocks and bonds as collateral		$1,000 00
Market value of collaterals	$2,000 00	
Cash on hand and in bank		61,805 11
Interest due and accrued on collateral loans		1 43
Gross premiums in course of collection not more than three months due		34,822 00
All other property, viz.: Rents due and accrued		94 16

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Premiums unpaid on policies which have been issued more than three months	$399 10	
Aggregate amount of all available assets		$643,519 35

LIABILITIES.

Net amount of unpaid losses		$37,269 74
Unearned premiums at 50 per cent on fire risks under one year	$100,561 61	
Unearned premiums, *pro rata*, on fire risks running more than one year	186,207 02	
Amount of unearned premiums on all outstanding risks		286,768 63
Amount reclaimable on perpetual fire insurance policies		4,118 63
Due and to become due: Book account		115 92
All other demands against the company, viz.: State, city, county or other taxes and assessments, $3,000.00; commissions and other charges due and to become due to agents and brokers, $6,964.40		9,964 40
Gross liabilities		$338,237 22
Net cash surplus		$305,282 13

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$364,514 93	
Deduct re-insurance, rebate and return premiums	42,255 18	
Net cash received for premiums during the year		$322,259 75
Interest on bonds and mortgages		8,997 87
Interest and dividends from all other sources		12,564 00
Income from all other sources		3,224 38
Received during the year in cash		$347,046 00

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$171,894 22
Commissions and brokerage	65,795 86
Salaries, fees and wages	25,557 99
State, national and local taxes	7,093 16
All other payments	23,484 82
Expenditures during the year in cash	$293,825 55

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$47,683,964	$581,989 35
Written or renewed during the year	29,510,245	369,885 50
Total	$77,194,209	$951,774 85
Deduct those expired and marked off as terminated	29,960,034	373,895 38
In force at the end of the year	$47,234,175	$577,879 47
Deduct amount re-insured	278,406	2,973 00
Net amount in force December 31, 1895	$46,955,769	$574,906 47

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$15,036,507	$301,123 23
More than *one* and not more than *three* years to run	26,356,523	248,734 47
More than three years to run	5,562,739	75,048 78
Net amount in force December 31, 1895	$46,955,769	$574,906 47

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$7,721,775 36
Total losses paid from organization to date	5,262,078 83
Total losses incurred during the year	145,031 81

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$2,074,028 00
Premiums received	29,015 45
Losses paid	18,324 40
Losses incurred	22,869 09
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	425,091 00

INDIANA MILLERS' MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Indianapolis, Ind.; commenced business October 1, 1889; commenced business in Illinois May 9, 1895.]

M. S. BLISH, President. E. E. PERRY, Secretary.

HENRY B. HORTON, Attorney in Illinois, at Chicago.

NO CAPITAL--PURELY MUTUAL.

ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		$25,100 00
Interest due and accrued on bond and mortgage loans		327 22
Total value of mortgaged premises	$89,500 00	
Amount loaned on stocks and bonds as collateral		4,475 00
Market value of collaterals	$5,400 00	
Cash on hand and in bank		8,319 19
Interest due and accrued on collateral loans		182 88
Gross premiums in course of collection not more than three months due		100 45
Amount of unpaid assessments on premium or deposit notes due and collectable		16,327 00
Total cash assets		$54,831 74

OTHER RESOURCES.

Amount of contingent liability of members subject to assessment	300,052 30
Aggregate amount of all available assets, including premium or deposit notes	$354,884 04

LIABILITIES.

Net amount of unpaid losses		$18,316 32
Unearned premiums, *pro rata*, on fire risks running more than one year	$26,112 72	
Amount of unearned premiums on all outstanding risks		26,112 72
Gross liabilities		$44,429 04
Surplus, including deposit notes		$310,455 00
Amount of deposit notes		300,052 30
Net cash surplus		$10,402 70

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$76,658 90	
Deduct re-insurance, rebate and return premiums	120 00	
Net cash received for premiums during the year		$76,538 90
Interest on bonds and mortgages		818 51
Interest and dividends from all other sources		885 50
Income from all other sources		565 83
Received during the year in cash		$78,808 74

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$40,058 87
Cash paid or returned during the year to members who have discontinued their policies	10,880 29
Salaries, fees and wages	5,000 00
State, national and local taxes	422 44
All other payments	9,006 10
Expenditures during the year in cash	$65,317 20

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$1,820,490	$33,315 10
Written or renewed during the year	981,860	17,693 42
Total	$2,802,350	$51,008 52
Deduct those expired and marked off as terminated	570,850	10,830 29
In force at the end of the year	$2,231,500	$40,178 23
Deduct amount re-insured	2,000	50 00
Net amount in force December 31, 1895	$2,229,500	$40,128 23

Recapitulation.

In force having from date of policy more than three years to run	$2,231,500	$40,178 23

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$291,918 23
Total losses paid from organization to date	164,115 63
Total losses incurred during the year	56,109 34

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$97,000 00
Premiums received	5,940 88
Losses paid	6,959 09
Losses incurred	6,959 09

KEYSTONE MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 925 Chestnut st., Philadelphia, Pa.; commenced business January 1, 1885; commenced business in Illinois, April 28, 1891.]

JOHN T. BAILEY, President. FREDERICK A. DOWNES, Secretary.

FRANK L. BELLOWS, Attorney in Illinois, at Chicago.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Market value of stocks and bonds owned by the company, viz.:			$85,115 00
Stocks and Bonds.	Par value.	Market value.	
Phila., Wilmington & Baltimore R. R., 4s, guar	$35,000 00	$35,700 00	
Pennsylvania R. R. Co., 4s	1,000 00	1,025 00	
Philadelphia & Erie R. R. Co., 4s	4,000 00	4,170 00	
Lehigh Valley R. R. Co., 4½s, guaranteed	15,000 00	15,225 00	
Wilmington City R. R Co., 5s, guaranteed	10,000 00	10,400 00	
People's Passenger Railway Co., 4s	5,000 00	4,625 00	
Pennsylvania Equipment Trust Co., 4s	1,000 00	1,000 00	
Chicago, Ill., River Improvement Co., 4s, guar'd	5,000 00	5,250 00	
Philadelphia Bourse	200 00	200 00	
Springfield, Ohio, School Bonds, 5s	5,000 00	5,200 00	
United States Government, 4s	2,000 00	2,320 00	
	$88,200 00	$85,115 00	
Cash on hand and in bank			15,519 76
Interest due and accrued on bonds not included in market value			800 00
Gross premiums in course of collection not more than three months due			2,870 47
Total cash assets			$104,305 23
OTHER RESOURCES.			
Amount of contingent liability of members, subject to assessment			723,936 05
Aggregate amount of all available assets, including premium or deposit notes.			$828,241 28

LIABILITIES.

Net amount of unpaid losses		$225 30
Unearned premiums at 50 per cent on fire risks under one year	$72,393 61	
Amount of unearned premiums on all outstanding risks		72,393 61
Gross liabilities		$72,618 91
Surplus, including deposit notes		$755,622 37
Amount of deposit notes		723,936 05
Net cash surplus		$31,686 32

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$184,855 43	
Deduct re-insurance, rebate and return premiums	12,027 11	
Net cash received for premiums during the year		$172,828 32
Interest and dividends from all other sources		3,866 94
Received during the year in cash		$176,695 26

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$33,693 11
Cash dividends paid	89,910 66
Cash paid or returned during the year to members who have discontinued their policies	9,189 47
Salaries, fees and wages	10,104 58
State, national and local taxes	495 70
All other payments	28,325 54
Expenditures during the year in cash	$166,419 01

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$18,908,276	$138,481 80
Written or renewed during the year	18,356,296	183,622 85
Total	$32,259,572	$322,104 65
Deduct those expired and marked off as terminated	15,987,671	160,966 86
In force at the end of the year	$16,271,901	$161,135 79
Deduct amount re-insured	1,647,526	16,348 58
Net amount in force December 31, 1895	$14,624,375	$144,787 21

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$14,624,375	$144 787 21

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$921,618 90
Total losses paid from organization to date	291,508 18
Total losses incurred during the year	33,194 09
Total cash dividends delared since the company commenced business	377,885 44

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$814,615 00
Premiums received	7,433 30
Losses paid	8,701 55
Losses incurred	8,701 55
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	30,000 00

MANTON MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Nos. 921, 923 and 925 Chestnut st., Philadelphia, Pa.; commenced business March 1, 1894; commenced business in Illinois April 18, 1895.]

HOWLAND COIT, President. FREDERICK A. DOWNES, Secretary.

FRANK L. BELLOWS, Attorney in Illinois, at Chicago.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Market value of bonds owned by the company, viz: $35,680 00

Bonds.	Par value.	Market value.
Pennsylvania Company, 4½s, registered	$5,000 00	$5,125 00
Philadelphia & Erie R. R. Co., 4s, registered	2,000 00	2,085 00
Huntingdon & Broad Top Mountain, 4s, coupon	1,000 00	1,020 00
Cleveland, O., Board of Education, 6s, coupon	5,000 00	6,000 00
Chicago, Ill., river improvement, 4s, coupon	5,000 00	5,250 00
Lehigh Coal & Navigation Co., 4s, registered	5,000 00	5,200 00
United States Government, 4s	5,000 00	5,800 00
Springfield, Ohio, school, 5s	5,000 00	5,200 00
	$33,000 00	$35,680 00

Cash on hand and in bank	$13,914 18
Interest due and accrued on bonds not included in market value	212 50
Gross premiums in course of collection not more than three months due	2,590 69
Total cash assets	$52,397 87

Other Resources.

Amount of contingent liability of members subject to assessment	298,285 00
Aggregate amount of all available assets, including premium or deposit notes	$350,682 87

LIABILITIES.

Net amount of unpaid losses		$158 21
Unearned premiums at 50 per cent. on fire risks under one year	$29,823 50	
Amount of unearned premiums on all outstanding risks		29,823 50
Gross liabilities		$29,976 71
Surplus, including deposit notes		$320,655 66
Amount of deposit notes		298,235 00
Net cash surplus		$22,420 66

RECEIPTS DURING THE YEAR.

	From fire risks	
Premiums collected during the year	$76,895 06	
Deduct re-insurance, rebate and return premiums	4,646 88	
Net cash received for premiums during the year		$72,248 18
Interest and dividends from all other sources		1,468 07
Received during the year in cash		$73,716 25

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$12,813 91
Cash dividends paid	17,055 12
Cash paid or returned during the year to members who have discontinued their policies	5,803 96
Salaries, fees and wages	4,928 89
State, national and local taxes	237 48
All other payments	8,480 75
Expenditures during the year in cash	$48,819 61

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$3,070,198	$31,180 42
Written or renewed during the year	7,747,504	77,340 76
Total	$10,817,702	$108,521 18
Deduct those expired and marked off as terminated	4,177,120	41,874 63
In force at the end of the year	$6,640,582	$66,646 55
Deduct amount re-insured	715,000	6,999 55
Net amount in force December 31, 1895	$5,925,582	$59,647 00

Recapitulation.

In force having from date of policy not more than *one* year to run	$5,925,582	$59,647 00

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$105,077 88
Total losses paid from organization to date	13,171 50
Total losses incurred during the year	12,924 60
Total cash dividends declared since the company commenced business	17,886 03

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$516,070 00
Premiums received	4,738 86
Losses paid	8 58
Losses incurred	8 58
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	15,000 00

MERCANTILE MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 96 Westminster st., Providence, R. I.; commenced business August 1, 1881; commenced business in Illinois December 14, 1889.]

HENRY T. GRANT, JR., President. ALFRED U. EDDY, Secretary.

GEO. W. POWELL, Attorney in Illinois, at Chicago.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Market value of stocks owned by the company, viz.:			$84,837 00
Stocks.	Par value.	Market value.	
Third National Bank	$6,000 00	$5,100 00	
Fourth National Bank	1,400 00	1,694 00	
Rhode Island National Bank	4,500 00	4,500 00	
Rhode Island Investment Co	10,000 00	12,000 00	
Chicago & N. W. R R. Co	10,000 00	9,937 00	
Illinois Central R. R. Co	15,000 00	13,918 00	
Chicago, Burlington & Quincy R. R Co	15,000 00	11,550 00	
Chicago, Rock Island & Pacific R. R. Co	15,000 00	10,143 00	
C., M. & St. Paul Ry., preferred	5,000 00	6,300 00	
American Sugar Refining Co., preferred	10,000 00	9,700 00	
	$91,900 00	$84,837 00	
Amount loaned on stocks and bonds as collateral		1,000 00	
Market value of collaterals	$1,780 00		
Cash on hand and in bank		26,364 68	
Interest due and accrued on stocks not included in market value		707 50	
Gross premiums in course of collection not more than three months due		4,269 29	
Total cash assets		$117,178 47	

OTHER RESOURCES.

Amount of contingent liability of members, subject to assessment	701,770 65
Aggregate amount of all available assets, including premium or deposit notes	$818,949 12

LIABILITIES.

Net amount of unpaid losses		$15 00
Unearned premiums at 50 per cent. on fire risks under one year	$70,177 06	
Amount of unearned premiums on all outstanding risks		70,177 06
All other demands against the company, viz.: State, city, county or other taxes and assessments		2,785 23
Gross liabilities		$72,977 29
Surplus, including deposit notes		$745,971 83
Amount of deposit notes		701,770 65
Net cash surplus		$44,201 18

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$148,586 82	
Net cash received for premiums during the year		$148,586 82
Interest and dividends from all other sources		4,109 46
Received during the year in cash		$152,696 28

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$36,659 54
Cash dividends paid	73,438 41
Cash paid or returned during the year to members who have discontinued their policies	9,476 26
Salaries, fees and wages	7,618 89
State, national and local taxes	2,947 55
All other payments	8,370 35
Expenditures during the year in cash	$138,511 00

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$11,166,734	$118,149 58
Written or renewed during the year	14,577,922	148,738 04
Total	$25,744,656	$266,887 62
Deduct those expired and marked off as terminated	11,985,739	126,533 49
In force at the end of the year	$13,758,917	$140,354 13

Recapitulation.

In force having from date of policy not more than *one* year to run	$13,758,917	$140,354 13

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$973,158 60
Total losses paid from organization to date	316,784 23
Total losses incurred during the year	36,674 54
Total cash dividends declared since the company commenced business	366,036 25

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$872,615 00
Premiums received	8,190 09
Losses paid	18,749 14
Losses incurred	18,749 14
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	25,000 00

MUTUAL FIRE INSURANCE COMPANY.

Year Ending December 31, 1895.

[Located at Nos. 45-49 Cedar st., New York, N. Y.; commenced business June 19, 1882; commenced business in Illinois July 23, 1891.]

R. A. LOEWENTHAL, President. WILLIAM A. FRANCIS, Secretary.

GEORGE M. HARVEY, Attorney in Illinois, at Chicago.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Market value of stocks and bonds owned by the company, viz.:		$829,900 00

Stocks and Bonds.	Par value.	Market value.
United States 4s, reg.	$123,000 00	$137,555 00
United States 6s, reg.	75,000 00	81,750 00
United States 5s, reg.	90,000 00	108,500 00
District of Columbia 3.65s, reg.	238,500 00	258,205 00
Chicago, Milwaukee & St. Paul R. R., 6s	25,000 00	30,000 00
" " " 5s	14,000 00	14,980 00
Chicago, Rock Island & Pacific R. R., 6s	25,000 00	32,500 00
" " " 5s	13,000 00	13,780 00
Chicago & Northwestern R R, 5s	16,000 00	18,040 00
Mercantile National Bank	28,000 00	51,800 00
Importers' & Traders' National Bank	11,700 00	64,350 00
Citizens' National Bank	5,000 00	7,000 00
National Park Bank	1,500 00	4,275 00
Columbia Bank	11,800 00	29,500 00
Fire Association of New York		125 00
	$666,500 00	$847,360 00
Deduct account of overvaluation		17,460 00
	$829,900 00	

Cash on hand and in bank	83,438 97
Interest due and accrued on stocks not included in market value	5,461 00
Gross premiums in course of collection not more than three months due	92,743 30
Total	$1,011,543 27
Less special deposits to secure liabilities in Virginia and Georgia	45,100 00
Aggregate amount of all available assets	$966,443 27

LIABILITIES.

Net amount of unpaid losses		$72,216 63
Unearned premiums at 50 per cent. on fire risks under one year	$338,867 78	
Amount of unearned preiums on all outstanding risks		338,867 78
Due and to become due for borrowed money		75,000 00
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		9,400 00
Total		$495,484 41
Less liabilities secured by special deposits: Unpaid losses, $230 69; unearned premiums, $12,893.67		13,124 36
Liabilities		$482,360 05
Surplus to policy holders		$484,083 22
Advanced premium subscriptions represented by certificates		225,000 00
Surplus over advanced premium subscription, including outstanding scrip		$259,083 22
Amount of outstanding scrip	$323,063 00	

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$986,947 07	
Deduct re-insurance, rebate and return premiums	270,140 96	
Net cash received for premiums during the year		$716,806 11
Interest and dividends from all other sources		35,826 48
Received during the year in cash		$752,632 59

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$483,770 33
Cash dividends paid	21,995 54
Interest paid to scrip holders	11,306 76
Commissions and brokerage	96,839 14
Salaries, fees and wages	52,488 54
State, national and local taxes	17,788 85
All other payments	96,254 53
Expenditures during the year in cash	$780,443 69

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$80,500,856 23	$968,806 82
Written or renewed during the year	84,821,739 82	951,117 47
Total	$165,322,596 05	$1,919,924 29
Deduct those expired and marked off as terminated	104,357,569 43	1,240,721 97
In force at the end of the year	$60,965,026 63	$679,202 32
Deduct amount re-insured	157,058 00	1,466 77
Net amount in force December 31, 1895	$60,807,968 63	$677,735 55

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$60,807,968 63	$677,735 55

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$9,174,774 04
Total losses paid from organization to date	5,920,987 53
Total losses incurred during the year	417,988 48
Total cash dividends declared since the company commenced business	787,964 21

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$3,117,827 88
Premiums received	49,142 79
Losses paid	18,824 28
Losses incurred	37,228 39
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	1,089,850 00

OLD COLONY MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

Located at No. 108 Water street, Boston, Mass.; commenced business April 10, 1891; commenced business in Illinois June 22, 1894.

WILLIAM E. RUSSELL, President. RAYMOND HAYES, Secretary.

JAMES W. NYE, Attorney in Illinois, at Chicago.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Cash on hand and in bank		$23,586 24
Gross premiums in course of collection not more than three months due		24,579 30
All other property, viz.: Commissions on re-insurance		275 32
Total cash assets		$48,440 86

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Commissions on return premiums	$44 81	

OTHER RESOURCES.

Amount of contingent liability of members, subject to assessment	203,862 63
Aggregate amount of all available assets, including premium or deposit notes	$252,303 49

LIABILITIES

Net amount of unpaid losses		$9,182 21
Unearned premiums at 50 per cent on fire risks under one year	$28,930 43	
Amount of unearned premiums on all outstanding risks		28,930 43
Due and accrued for salaries and other miscellaneous expenses		450 00
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, $3,344.40; return premiums, $295.49; re-insurance, $1,835 46		5,475.35
Gross liabilities		$44,087 99
Surplus, including deposit notes		$208,265 50
Amount of deposit notes		203,862 63
Net cash surplus		$4,402 87

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$98,346 02	
Deduct re-insurance, rebate and return premiums	30,227 26	
Net cash received for premiums during the year		$68,118 76
Received on cancelled re-insurance policies		5,585 98
Interest and dividends from all other sources		353 82
Income from all other sources		1,500 00
Received during the year in cash		$75,558 06

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$30,827 45
Commissions and brokerage	8,785 40
Salaries, fees and wages	5,328 64
State, national and local taxes	1,330 66
All other payments	22,007 72
Expenditures during the year in cash	$67,779 87

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$4,895,039	$71,841 85
Written or renewed during the year	6,947,370	97,269 48
Total	$11,842,409	$169,111 33
Deduct those expired and marked off as terminated	7,244,917	101,157 12
In force at the end of the year	$4,597,492	$67,954 21
Deduct amount re-insured	522,901	10,093 36
Net amount in force December 31, 1895	$4,074,591	$57,860 85

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$4,074,591	$57,860 85

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$129,490 75
Total losses paid from organization to date	44,496 40
Total losses incurred during the year	43,328 31

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$578,488 00
Premiums received	11,116 67
Losses paid	5,223 16
Losses incurred,	9,367 57
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	152,516 58

PHILADELPHIA MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Nos. 603-5 Chestnut st., Philadelphia, Pa.; commenced business November 1, 1880; commenced business in Illinois July 3, 1893.]

GEORGE WOOD, President. EDWIN I. ATLEE, Secretary.

GEO. W. POWELL, Attorney in Illinois, at Chicago.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Market value of stocks and bonds owned by the company, viz.:		$108,883 25

Stocks and Bonds.	Par value.	Market value.
Sunbury, Hazelton & Wilkesbarre R. R, coup., 5s.	$5,000 00	$6,270 00
Pennsylvania R. R., consol. mort., 5s	1,000 00	1,170 00
Pennsylvania Co., reg., 6s	4,000 00	4,240 00
Northern Pacific & Montana, 1st mort, 6s	8,000 00	2,400 00
Richmond & Danville Equipment Trust, 6s	2,000 00	2,000 00
Millville Manufacturing Co., 1st mort., 7s.	5,000 00	5,600 00
Lehigh Coal & Navigation Co., consol. mort., 7s	4,000 00	5,240 00
Allegheny Valley R. R, 1st mort., 7s	10,000 00	12,500 00
Philadelphia & Balt. Cent. R R, 1st mort., 4½s	10,000 00	11,000 00
Pleasantville & Ocean City R. R., 6s	600 00	600 00
St. Louis Merchants' Bridge Co., 1st mort., 6s	10,000 00	10,300 00
Consolidated Traction Co. of New Jersey, 5s	5,000 00	4,006 25
Cambria & Clearfield, 1st mort., 5s	5,000 00	5,100 00
Erie & Pittsburg R. R.	7,500 00	9,375 00
West Jersey R. R.	10,900 00	13,080 00
Philadelphia National Bank	5,000 00	9,500 00
Pennsylvania R. R.	100 00	102 00
The Chartiers Ry	5,000 00	6,400 00
	$98,100 00	$108,883 25

Cash on hand and in bank	5,454 63
Interest due and accrued on bonds not included in market value.	1,328 49
Gross premiums in course of collection not more than three months due	2,346 33
Total cash assets	$118,007 72

OTHER RESOURCES.

Contingent liability of members, subject to assessment	622,938 70
Aggregate amount of all available assets, including premium or deposit notes	$740,946 42

LIABILITIES.

Net amount of unpaid losses		$368 0
Unearned premiums at 50 per cent. on fire risks under one year	$62,293 87	
Amount of unearned premiums on all outstanding risks		62,293 87
Gross liabilities		$62,661 87
Surplus, including deposit notes		$678,284 55
Amount of deposit notes		622,938 7
Net cash surplus		$55,345 85

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$133,856 40	
Deduct re-insurance, rebate and return premiums	1,830 64	
Net cash received for premiums during the year		$132,035 76
Interest and dividends from all other sources		6,016 24
Sale of securities	$9,150 00	
Received during the year in cash		$138,052 00

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$25,225 03
Return premiums paid to members	95,089 87
Cash paid or returned during the year to members who have discontinued their policies	8,674 09
Salaries, fees and wages	9,797 00
State, national and local taxes	394 23
All other payments	8,169 34
Expenditures during the year in cash	$147,299 56

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$15,468,823 00	$150,463 05
Written or renewed during the year	18,681,070 20	182,281 11
Total	$29,149,893 20	$282,744 16
Deduct those expired and marked off as terminated	16,324,710 00	158,156 42
In force at the end of the year	$12,825,183 20	$124,587 74

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$12,825,183 20	$124,587 74

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$1,051,221 06
Total losses paid from organization to date	266,583 57
Total losses incurred during the year	24,743 41
Total cash dividends declared since the company commenced business	519,006 21

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$420,400 00
Premiums received	3,756 81
Losses paid	8,699 84
Losses incurred	8,699 84

RUBBER MANUFACTURERS' MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 31 Milk st., Boston, Mass.; commenced business January 15, 1885; commenced business in Illinois March 22, 1890.]

E. S. CONVERSE, President. B. F. TAFT, Secretary.

GEO. W. POWELL, Attorney in Illinois, at Chicago.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Market value of stocks and bonds owned by the company, viz.:			$196,958 76
Stocks and Bonds.	**Par value.**	**Market value.**	
Fitchburg R. R., 5s	$5,000 00	$5,150 00	
Boston & Lowell R. R., 4s	10,000 00	10,100 00	
Maine Central R. R., 4½s	16,000 00	16,400 00	
Ticonderoga Pulp and Paper Co., 5s	5,000 00	5,000 00	
New York & New England R. R, 7s	8,000 00	9,360 00	
Metropolitan R. R., 6s	1,000 00	1,020 00	
Boston Consolidated Street Railway, 5s	12,000 00	12,480 00	
Middlesex R R. Co., 6s	1,000 00	1,020 00	
Cambridge Street Railway Co., 5s	1,000 00	1,080 00	
Cheshire R R. Co, 6s	4,000 00	4,160 00	
Malden Electric Co., 6s	5,000 00	5,000 00	
Preferred General Electric Co., 7s	5,000 00	2,500 00	
General Electric Co., 5s	1,000 00	850 00	
Preferred U S. Rubber Co., 8s	21,800 00	18,748 00	
Maine Central R. R., 4s	10,000 00	10,000 00	
Lynn & Boston R. R., 5s	1,000 00	1,000 00	
East Middlesex Street Railway, 5s	7,000 00	7,000 00	
Bangor & Aroostook R. R., 5s	10,000 00	10,100 00	
Corporation Notes (endorsed)	76,040 76	76,040 76	
	$199,840 76	$196,958 76	
Cash on hand and in bank			29,845 65
Interest due and accrued on stocks not included in market value			8,686 79
Gross premiums in course of collection not more than three months due			6,177 19
All other property, viz: Rents due and accrued			555 50
Total cash assets			$237,223 89

Other Resources.

Amount of contingent liability of members subject to assessment	1,248,179 10
Aggregate amount of all available assets, including premium or deposit notes	$1,485,402 99

LIABILITIES.

Net amount of unpaid losses		$817 97
Unearned premiums at 50 per cent. on fire risks under one year	$124,306 52	
Amount of unearned premiums on all outstanding risks		124,306 52
All other demands against the company, viz.: State, city, county or other taxes and assessments		507 00
Gross liabilities		$125,631 49
Surplus, including deposit notes		$1,359,771 50
Amount of deposit notes		1,248,179 10
Net cash surplus		$111,592 40

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$246,098 98	
Net cash received for premiums during the year		$246,098 98
Interest and dividends from all other sources		9,387 15
Received during the year in cash		$255,486 13

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$61,371 81
Cash dividends paid	133,140 88
Paid for inspections	7,361 85
Salaries, fees and wages	5,365 00
State, national and local taxes	3,094 51
All other payments	11,515 71
Expenditures during the year in cash	$221,849 76

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$19,838,500	$181,886 33
Written or renewed during the year	27,763,210	248,613 03
Total	$47,651,710	$429,999 35
Deduct those expired and marked off as terminated	22,760,507	180,363 53
In force at the end of the year	$24,891,203	$249,635 82

RECAPITULATION.

In force having from date of policy not more than *one* year to run	$24,891,203	$249,635 82

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$1,275,180 02
Total losses paid from organization to date	884,576 11
Total losses incurred during the year	62,189 78
Total cash dividends declared since the company commenced business	578,427 63

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$1,800,848 00
Premiums received	12,4[illegible]5 80
Losses paid	14,609 19
Losses incurred	14,609 19
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	39,500 00

SECURITY MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at No. 37 Weybosset st., Providence, Rhode Island; commenced business July 12, 1894; commenced business in Illinois December 4, 1894.]

SAMUEL CLARK, President. JOHN G. HANRAHAN, Secretary.

JOSEPH L. WINDSOR, Attorney in Illinois, at Chicago.

NO CAPITAL—PURELY MUTUAL.

ASSETS.

Cash on hand and in bank		$9,527 53
Gross premiums in course of collection not more than three months due		19,065 79
Total cash assets		$28,593 32

OTHER RESOURCES

Amount of contingent liability of members, subject to assessment		$128,095 41
Aggregate amount of all available assets, including premiums or deposit notes		$156,688 73

LIABILITIES.

Net amount of unpaid losses		$2,687 40
Unearned premiums at 50 per cent. on fire risks under one year	$21,349 24	
Amount of unearned premiums on all outstanding risks		21,349 24
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers		2,859 87
Gross liabilities		$26,846 51
Surplus, including deposit notes		$129,842 22
Amount of deposit notes		128,095 41
Net cash surplus		$1,746 81

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$49,786 51	
Deduct re-insurance, rebate and return premiums	14,013 93	
Net cash received for premiums during the year		$35,772 58
Interest and dividends from all other sources		106 83
Received during the year in cash		$35,879 41

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$14,612 88
Cash dividends paid	225 27
Commissions and brokerage	5,827 56
Salaries, fees and wages	6,063 60
State, national and local taxes	432 33
All other payments	2,989 19
Expenditures during the year in cash	$29,655 83

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$1,441,488	$20,545 04
Written or renewed during the year	5,170,393	63,118 47
Total	$6,611,881	$83,663 51
Deduct those expired and marked off as terminated	3,149,252	39,479 69
In force at the end of the year	$3,462,629	$44,183 82
Deduct amount re-insured	81,016	1,485 35
Net amount in force December 31, 1895	$3,381 613	$42,698 47

Recapitulation.

In force having from date of policy not more than *one* year to run	$3,331,618	$42,698 47

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$70,331 55
Total losses paid from organization to date	14,631 56
Total losses incurred during the year	17,250 28
Total cash dividends declared since the company commenced business	225 27

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$266,717 00
Premiums received	6,704 26
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	83,750 00

WACHUSETT MUTUAL FIRE INSURANCE COMPANY.

Year Ending December 31, 1895.

[Located at No. 145 Main st., Fitchburg, Mass.; commenced business July 1, 1891; commenced business in Illinois November 15, 1894.]

HENRY A. GOODRICH, President. FREDERICK A. CURRIER, Secretary.

JAMES W. NYE, Attorney in Illinois, at Chicago.

NO CAPITAL—PURELY MUTUAL

ASSETS.

Cash on hand and in bank	$21,469 01
Gross premiums in course of collection not more than three months due	13,876 51
All other property, viz.: Rents due and accrued	110 75
Total cash assets	$35,456 27

Other Resources.

Amount of contingent liability of members, subject to assessment	141,187 17
Aggregate amount of all available assets, including premium on deposit notes	$176,643 44

LIABILITIES.

Net amount of unpaid losses		$4,328 31
Unearned premiums at 50 per cent. on fire risks under one year	$20,875 10	
Unearned premiums, *pro rata*, on fire risks running more than one year	4,447 72	
Amount of unearned premiums on all outstanding risks		25,322 82
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers, $2,566.62; return premiums, $4.75; re-insurance, $10.80		2,582 17
Gross liabilities		$32,233 30
Surplus, including deposit notes		$144,410 14
Amount of deposit notes		141,187 17
Net cash surplus		$3,222 97

RECEIPTS DURING THE YEAR.

	From fire risks.	
Premiums collected during the year	$76,858 23	
Deduct re-insurance, rebate and return premiums	25,135 96	
Net cash received for premiums during the year		$51,722 27
Interest and dividends from all other sources		678 34
Income from all other sources		676 43
Received during the year in cash		$53,077 04

DISBURSEMENTS DURING THE YEAR.

Net amount paid for fire losses	$23,683 09
Commissions and brokerage	11,763 72
Salaries, fees and wages	4,967 94
State, national and local taxes	496 90
All other payments	4,123 08
Expenditures during the year in cash	$45,035 73

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	$3,605,254	$51,048 90
Written or renewed during the year	4,878,129	72,712 16
Total	$8,483,383	$123,761 06
Deduct those expired and marked off as terminated	5,754,038	73,463 94
In force at the end of the year	$2,729,345	$50,297 12
Deduct amount re-insured	16,512	279 09
Net amount in force December 31, 1895	$2,712,833	$50,018 03

Recapitulation.

In force having from date of policy not more than *one* year to run	$2,001,869	$41,750 20
More than *one* and not more than *three* years to run	276,759	3,768 28
More than three years to run	450,717	4,778 64
Net amount in force December 31, 1895	$2,729,345	$50,297 12

GENERAL INTERROGATORIES.

Total premiums received from organization of company to date	$168,239 28
Total losses paid from organization to date	92,750 58
Total losses incurred during the year	22,147 10
Total cash dividends declared since the company commenced business	1,745 02

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

Amount of risks taken, fire	$360,462 00
Premiums received	4,670 50
Losses paid	3,439 24
Losses incurred	4,291 66
Amount at risk in district in Chicago bounded by Harrison street, Chicago river and Lake Michigan	84,916 00

COMPANIES TRANSACTING NO NEW BUSINESS.

ASSOCIATED MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Moline, Illinois; commenced business May 21, 1889.]

W. C. BENNETT, President. H. C. CLEAVELAND, Secretary.

ASSETS.

Claim against Mutual Union Fire Insurance Company of Moline, Illinois, (insolvent) held as a set-off against any possible claim possessed by said company.....	$73 50
Aggregate amount of all available assets.....	$73 50

LIABILITIES.

Net amount of unpaid losses.....	$73 50
Gross liabilities.....	$73 50

INCOME DURING THE YEAR—NOTHING.

EXPENDITURES DURING THE YEAR—NOTHING.

ROCK ISLAND, ILL., May 5, 1896.

B. K. DURFEE, *Insurance Superintendent:*

No change in status Associated Mutual since last year's report.

H. C. CLEAVELAND.

CITIZENS' MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

[Located at Chicago, Illinois; commenced business May 9, 1895.]

GEORGE LEININGER, President. PHILLIP ANSORG, Secretary.

ASSETS—NOTHING.

LIABILITIES—NOTHING.

INCOME DURING THE YEAR.

Premiums and assessments collected during the year.....	$10,118 87
Deduct return premiums.....	10,118 87

EXPENDITURES DURING THE YEAR—NOTHING.

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FINAL STATEMENT OF THE COMMONWEALTH MUTUAL FIRE INSURANCE COMPANY.

Annual statement for the year ending December 31, 1895, and final statement of the condition and affairs of the Commonwealth Mutual Fire Insurance Company, of Decatur, Illinois, made to the Insurance Superintendent of the State, in pursuance of the laws of said State.

ASSETS.

Cash on hand Dec. 31, 1894	$5,388 90	
Income from all sources during the year ending Dec. 31, 1895	82 37	
Deposit notes on policies	58,754 98	
Total		$64,226 25

DISBURSEMENTS.

Deposit notes on policies in hands of the Circuit Court of Macon county, Ill., the claims against said company having all been compounded	$58,754 98	
Receiver's fees, allowed by court	4,000 00	
Attorney fees, allowed by court	978 97	
Court costs and printing	40 50	
Compounding claims as per order of court	456 80	
Total paid out		$64,226 25

Balance on hand, nothing; the receiver discharged by the court.

STATE OF ILLINOIS, } ss.
MACON COUNTY, }

F. M. Young, late receiver of the Commonwealth Mutual Fire Insurance Company, of Decatur, Illinois, being first duly sworn, deposes and says, that the foregoing statement is a full and correct exhibit of all liabilities and of the income and expenditures, and of the general condition of the said company at the final winding up of all its affairs by himself, under the direction of the Circuit Court of said Macon county, at the January term thereof, A. D., 1895, and for the year ending December 31st, 1895, according to the best of his information, knowledge and belief.

F. M. YOUNG,
Late Receiver of the Commonwealth Mutual Insurance Co.

Subscribed and sworn to before me by the said F. M. Young, this 8th day of February A. D., 1896.

[SEAL] J. C. HOSTETLER, *Notary Public.*

CONSOLIDATED MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1895.

Located at Chicago, Illinois.

CHAS. ROSE, Receiver.

ASSETS.

Cash on hand and in bank		$51 11
Judgment against Northwest Fire and Marine Insurance Co., of Portland, Ore		6,172 13
Open account of C. E. Rollo & Co		56 51
Amount of premium or deposit notes on policies in force, liable to assessment (estimated)	$4,300 00	
Total premium or deposit notes, less assessments and contingent liability		4,300 00
Gross amount of cash assets and assessments due (estimated)		$10,579 74

ITEMS NOT ADMITTED AS ASSETS, VIZ.:

Bad and doubtful debts and securities	$10,528 63	
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities		10,528 63
Aggregate amount of all cash assets		$51 11

LIABILITIES.

Net amount of unpaid losses (estimated)	$38,622 02
Balance due C. Rose, Receiver, on salary to May 1, 1896, and allowed by court	725 00
Gross liabilities	$39,347 02

RECEIPTS DURING THE YEAR.

Net cash received for premiums during the year	$558 78
Received during the year in cash	$558 78

DISBURSEMENTS DURING THE YEAR.

Rent of office, postage, etc	$190 71
Attorneys fees in County and Supreme Court	323 56
Expenditures during the year in cash	$514 27

MANUFACTURERS' MUTUAL INSURANCE COMPANY OF CHICAGO, ILLINOIS.

OFFICE OF RECEIVER OF MANUFACTURERS' MUTUAL INSURANCE COMPANY.

CHICAGO, ILL., April 16, 1896.

TO THE HON. BRADFORD K. DURFEE,

Insurance Superintendent, Springfield, Ill.:

I beg leave to report the condition of the receivership of the Manufacturers' Mutual Insurance Company on the 31st day of December, 1895, as follows:

ASSETS.

Cash on hand	$237 62	
Amount of premium notes in hands of receiver	23,513 59	
Total assets		$23,751 21

LIABILITIES.

Claims for return premiums filed with receiver	$2,948 54	
Indebtedness of receiver on ledger account	8,654 32	
Proofs of loss unpaid in hands of receiver	17,633 05	
Proofs of loss received for losses accruing since February 4, 1891	1,488 28	
Total liabilities		$30,724 19

Touching the items of liabilities, the Receiver states as follows:

The first item, claims for return premiums, filed with the Receiver, were proved up in accordance with an order of court entered in said cause.

The second item consists in part of return premiums for which no proof was received, and in part of accounts between the company and its agents and other companies wherein there are mutual credits and debits; as to whether the return premiums not proved are legal claims has not yet been decided by the court.

The third item is for proofs of loss which were received before the appointment of the Receiver, and which the Receiver believes are legal claims.

The fourth item, proofs of loss received for losses accruing since February 4, 1891, the Receiver does not acknowledge as valid claims in whole or in part, since the policies had been cancelled by an order of court before the losses occurred; that, inasmuch as such proofs were forwarded to the Receiver, and in some cases suits were threatened to be instituted, the Receiver has made mention of them as above.

As to the assets in the hands of the Receiver: A large part of these premium notes were made in consideration of insurance of property in states where the company was not authorized to do business, by reason whereof the notes are wholly void. The methods of doing business which the company adopted, and which became known to the policy-holders when the company was placed in the hands of the Receiver, has so exasperated them that the Receiver has been unable to make further collections except by the institution of suits.

Just before the appointment of the Receiver, an assessment had been made and such assessment collected so far as the same was possible, accompanied by the assurance that the proceeds of this assessment would put the company on a sound financial basis, whereas, such assessment, when collected, was used largely for paying salaries and expenses and not for reducing the indebtedness of the company to its policy-holders. On account of these representations, and other false representations made in connection with obtaining the insurance, policy-holders believe that they have been defrauded from the beginning, and therefore refuse payment of their notes.

The small amount of money in the hands of the Receiver is insufficient to pay the expenses of the receivership to date, and there are no funds in his hands with which to commence suits and prosecute them to completion. To collect these notes would require hundreds of suits to be instituted in the courts of a large number of states, and would require the services of a large number of attorneys, in many cases with doubtful results.

Respectfully submitted,

E. B. SHERMAN,
Receiver.

STATE OF ILLINOIS, } ss.
COUNTY OF COOK. }

E. B. Sherman, being first duly sworn, says that he has read the foregoing report by him subscribed as Receiver of the Manufacturers' Mutual Insurance Company, and that the same is true to the best of his knowledge, information and belief.

E. B. SHERMAN.

Subscribed and sworn to before me, this 17th day of April, 1896.

[SEAL.]

KATE S. HOLMES,
Notary Public.

MUTUAL FIRE INSURANCE COMPANY OF CHICAGO.

Statement of the Mutual Fire Insurance Company of Chicago, for the year ending December 31, 1895, made to the Insurance Department of the State of Illinois, pursuant to the laws of said State.

Balance on hand as per last report		$12,244 17
RECEIPTS.		
Received on account of assessment	$7,404 48	
Cash received from Knapp, Stout Company	314 00	
Total receipts		7,718 48
To error in last account		500 00
Total debits		$20,462 60

DISBURSEMENTS.

Cash paid Hayne, Follansbee & O'Connor, claim of Jones as per order of court		$500 00
By cash paid on dividends		4,147 00
By cash paid master in chancery, fees in Jones' reference		141 75
By cash paid stenographer, copying accounts, etc		19 00
Fees of receiver, as per order of court	$8,492 42	
Less amount credited in former report	5,406 76	3,086 66
Office rent one year		360 00
Paid Farson & Greenfield, attorneys, for services as per bill filed		5,342 26
Paid D. J. Schuyler on account of attorneys fees		1,033 47
Total credits		$14,630 14
Balance		5,832 46

NOTE—On the 7th day of March, 1896, an order was entered in the Circuit Court of Cook county, removing Thomas Parker, Jr., as receiver of the Mutual Fire Insurance Company of Chicago, and appointing Benjamin F. Langworthy as his successor.

MUTUAL UNION FIRE INSURANCE COMPANY OF MOLINE, ILLINOIS.

MOLINE, ILL., September 9, 1895.

HON. B. K. DURFEE,

Insurance Superintendent, Springfield, Ill.:

DEAR SIR:—In the matter of the receivership of the Mutual Union Fire Insurance Company of Moline, Illinois, the undersigned would most respectfully report that he was, at his own request and petition, relieved of the duties of receiver, by decree of the Circuit Court of Rock Island County, Ill., entered on July 17, 1895, and that Mr. Burton F. Peek, of Moline, Ill., was appointed in his stead.

On December 31, 1894, as per my report filed with your department for the year 1894, I had in my possession moneys of said insurance company amounting to		$1,096 89
From December 31, 1894, to date relieved, I collected		8 00
		$1,104 89
Paid out during same period for expenses, attorney fees and receiver's compensation		520 75
Leaving a balance of		$584 14

The above balance of $584.14, together with all other property belonging to said company and in my possession as receiver, was delivered over to my successor upon his qualifying and filing bond, in accordance with the decree of court entered in the matter of the change of receivership.

Previous to my discharge, I also released contingent claim of $73.50 of the Mutual Union Fire Insurance Company against the Associated Manufacturers Mutual Fire Insurance Company, of Moline, Ill., in consideration of the latter company having released its proven claim of $176.04 against the Mutual Union Fire Insurance Company. A settlement of these accounts in the above manner having been sanctioned by the court.

Yours very respectfully,

JESSE E. SPENCER.

STATE OF ILLINOIS, }
ROCK ISLAND COUNTY. } ss.

Subscribed and sworn to before me this 9th day of September, A. D. 1895.

[SEAL.] HARRY H. CLEAVELAND, *Notary Public.*

MUTUAL UNION FIRE INSURANCE COMPANY OF MOLINE, ILLINOIS.

Annual statement for the year ending December 31, 1895, by the Receiver of the Mutual Union Fire Insurance Company, of Moline, Illinois. Burton F. Peek, Receiver.

ASSETS.

Cash in First National Bank, Moline, Ill		$575 39
Office furniture, estimated		42 95
Bad and Doubtful Items.		
Ledger accounts (old)	$3,636 40	
Unpaid special assessments, levied December 23, 1890	5,817 25	
Other assessments (old)	514 16	
Bills receivable (old)	809 54	
Judgment against Seneca County Mutual Fire Insurance Co., Tiffin, Ohio, (Insolvent)	961 00	
Judgment against Fox River Brick Co., Dayton, Ill., (Insolvent)	262 27	
Re-insurance due from Mutual Guaranty Fire Insurance Co., Clinton, Iowa, (Insolvent)	2,149 71	
	$13,650 33	
Premium notes probably liable to assessment	$87,568 50	
Less payments thereon	57,526 87	
		$30,041 63
Total, including bad and doubtful items		$30,659 97

The company also holds premium notes which are probably not liable to further assessment, as follows:

Premium notes held to secure payment of assessments levied and due prior to the company's insolvency, face value	$37,211 75	
Less payments thereon	16,714 10	
	$20,497 65	
Premium notes which have been paid in full, or were given for policies which had expired or been cancelled prior to suspension of company, face value	28,312 70	

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$11,059 92
Gross losses in process of adjustment or in suspense, including all reported and supposed losses (unpaid judgment, not including costs)	13,831 48
Total	$24,891 40

EXPENDITURES DURING THE YEAR.

Paid J. E. Spencer, compensation for services as Receiver	$300 00
Attorney fees	214 00
Miscellaneous	8 75
Aggregate amount of actual expenditures during the year in cash	$522 75

BURTON F. PEEK,
Receiver.

STATE OF ILLINOIS, }
COUNTY OF ROCK ISLAND. } ss.

Burton F. Peek, Receiver of the Mutual Union Fire Insurance Company, being duly sworn, deposes and says, that on the 31st day of December last, all of the above described assets were the absolute property of the said company, free and clear from any liens or claims thereon, except as above stated, and that the foregoing statement is a full and correct exhibit of all the liabilities and of the income and expenditures, and of the general condition and affairs of the said company on the said thirty-first day of December last, and for the year ending on that day, according to the best of his information, knowledge and belief.

Subscribed and sworn to before me, this 30th day of April, A. D. 1896.

GEO. W. WOOD,
Notary Public.

[SEAL.]

PIONEER INSURANCE COMPANY OF CHICAGO.

STATEMENT OF RECEIVER.

HON. B. K. DURFEE,
Insurance Superintendent, Springfield, Ill.:

DEAR SIR:—I herewith submit statement of the condition of the Pioneer Insurance Company of Chicago, on December 31, 1895. There has been no change in the condition of the company, the assets and liabilities remaining the same as in the statement of December 31, 1894.

ASSETS DECEMBER 31, 1895.

Total assets, face and book value	$164,261 35

(These assets have no ascertainable market value.)

LIABILITIES DECEMBER 31, 1895.

Claims allowed for fire losses, etc.—51	$26,899 79
Sundry ledger credits and claims	4,887 11
Cash advanced by receiver	624 74
	$32,411 64

The suit against W. A. Paulson (former treasurer of the company), Paulson & Sparre, bankers, and their successors, the Central Trust and Savings Bank of Chicago, is still pending. The receiver is now prepared to take evidence in the case and is making every effort to bring it to an issue.

CHAS. P. SWIGERT, *Receiver.*

Subscribed and sworn to before me this twenty-seventh day of February, A. D. 1896.

[SEAL.]

WM. C. SMITH, *Notary Public.*

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